STIC

Search Report
EIC 3600

To: ANDREW RUDY
Location: KNX-5B09
Art Unit: 3627
Monday, November 05, 2007

Case Serial Number: 09/808722

From: PAUL OBINIYI
Location: EIC3600
**KNX-4B68 / KNX-4C25**
Phone: (571)272-7734

paul.obiniyi@uspto.gov

Search Notes

Dear Examiner RUDY:

Attached please find the results of your search. Please feel free to contact me if you have additional questions or would like a re-focus search. Thank you and have a great day.

Paul

sira
Research and Information
Resources Administration

Alexander Clerisci.
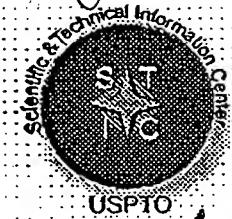
241766

STIC EIC 3600
Search Request Form

Today's Date: 10/30/07	Class/Subclass 205/26	What date would you like to use to limit the search?
		Priority Date: 6/26/00 Other:

Name _Andrew Rudy_

AU _3627_   Examiner # _79151_

Room # _5B09_   Phone _2-6789_

Serial # _09/808,722_

Format for Search Results (Circle One):

(PAPER)   DISK   EMAIL

Where have you searched so far?

USP   DWPI   EPO   JPO   ACM   IBM TDB

IEEE   INSPEC   SPI   Other _____

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

see attached claims 1-27.

Thank you!

RECEIVED
OCT 2007
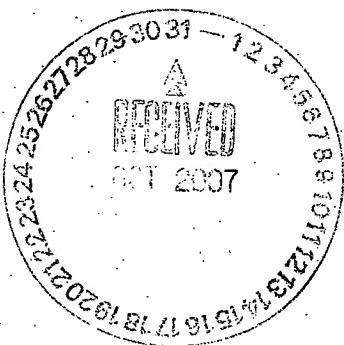
STIC Searcher _Paul Dbinyi_	Phone _2-7934_
Date picked up _11/02/07_	Date Completed _11/05/07_

STIC Search Results
Feedback Form

EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher or contact*:

Karen Lehman, EIC 3600 Team Leader
KNX 4A58, 571-271-3496

Voluntary Results Feedback Form

➢ *I am an examiner in Workgroup:* [   ]   *Example: 3620 (optional)*

➢ *Relevant prior art **found**, search results used as follows:*

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
  (journal articles, conference proceedings, new product announcements etc.)

➢ *Relevant prior art **not found**:*

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 PK5 Suite 804

sira
Search and Information
Resources Administration

? show files

```
; d s
Set      Items    Description
S1       1654     S CREDIT? ?(3N)(APPLICATION? ? OR FORM? ? OR DEMAND? ? OR INQUIR??? OR
PETITION? ? OR REQUISITION? ?)
S2       1782     S CREDIT? ?(3N) (IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR
ESTABLISH??? OR DISTINGUISH??? OR ANALYZ??? OR ANALYS???)
S3       3419     S CREDIT? ?(5N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW?
OR ENABL? OR APPROV? OR GRANT?)
S4       191      S S3(7N)(VALUE? ? OR PARAMETER? ? OR CONDITION? ? OR MEASUREMENT? ? OR
CRITERIA)
S5       10839    S (SUBMITTING OR SUBMIT OR SEND OR SENDING OR TRANSFER OR TRANSFERRING OR
FORWARD OR FORWARDING OR PASS OR PASSING OR TRANSMIT OR TRANSMITTING OR COMMUNICATE OR
COMMUNICATING)(5N)(BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ?
OR PROCURER? ? OR CUSTOMER? ?)
S6       46354    S (SPONTANEOUS?? OR INSTANTANEOUS?? OR (INCUR??? OCCU?)()IMMEDIATE?? OR
ON()GOING OR SIMULTANEOUS? OR SAME()TIME OR REALTIME OR REAL()TIME OR CONCURRENT? OR
DYNAMIC?)(3N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW? OR ENABL? OR
APPROV? OR GRANT?)
S7       433596   S (WEBSITE? OR WEB? OR SITE? OR WEB?()SITE? OR WEBPAGE? OR WEB()PAGE? OR
WEB()SERVER? OR WEBSERVER?)
S8       981      S AU=(BENNETT, J? OR BENNETT J? OR BENNETT(2N)J? OR WINSLADE, C? OR
WINSLADE C? OR WINSLADE(2N)C?)
S9       1        S S8 AND S1
S10      4        S S8 AND (S2:S3)
S11      3        S S10 NOT S9
S12      2611     S S7 AND S6
S13      54       S S12 AND S5
S14      2        S S13 AND (S1:S3)
S15      227      S S1 AND S2
S16      104      S S15 AND S3
S17      11       S S16 AND S4
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Derwent WPIX

0012254774 *Drawing available*
WPI Acc no: 2002-194802/200225
Related WPI Acc No: 2002-033961; 2002-040735
XRPX Acc No: N2002-147942
Credit management system for on-line, affordability-based purchasing system, communicates approval of credit application to computer if credit application meets credit approval criterion, automatically
Patent Assignee: BENNETT J D (BENN-I); WINSLADE CC (WINS-I)
Inventor: **BENNETT J D; WINSLADE C C**

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010037288	A1	20011101	US 2000190825	P	20000321	200225	B
			US 2000213912	P	20000626		
			US 2000214136	P	20000626		
			US 2000214183	P	20000626		
			US 2000214188	P	20000626		
			US 2001808722	A	20010314		

Priority Applications (no., kind,date): US 2000214188 P 20000626; US 2000214183 P 20000626; US 2000214136 P 20000626; US 2000213912 P 20000626; US 2000190825 P 20000321; US 2001808722 A 20010314

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010037288	A1	EN	37	20	Related to Provisional	US 2000190825
					Related to Provisional	US 2000213912
					Related to Provisional	US 2000214136
					Related to Provisional	US 2000214183
					Related to Provisional	US 2000214188

Credit management system for on-line, affordability-based purchasing system, communicates approval of credit application to computer if credit application meets credit approval criterion, automatically Inventor: **BENNETT J D... ...WINSLADE C C** ...NOVELTY - A computer connected to web servers, causes **credit application** to be automatically analyzed based on at least one credit approval criterion comprising risk factor computed based on **credit application**, in response to input upon completion of **credit application**. One of the server automatically communicates approval of the **credit application** to the computer, if **credit application** meets the **credit** approval criterion. Original Publication Data by Authority Inventor name & address **Bennett, James D...**

...**Winslade, Christopher C Claims: 1**. A credit management system comprising: at least one web page that contains a **credit application**; at least one **credit approval criterion**; a first web server; a computer, communicatively coupled to the first web server, used to generate the **credit application**; and the computer responding to input upon completion of the **credit application** to cause the **credit application** to be automatically analyzed based on the **at least** one **credit** approval **criterion, one** of the first web server or a second web server automatically communicating an approval of the **credit application** to the computer if the **credit application** meets the at least one **credit approval** criterion.

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11/3,K/1 (Item 1 from file:350) **Links**
Derwent WPIX

0011104850 *Drawing available*
WPI Acc no: 2002-040735/200205
Related WPI Acc No: 2002-033961; 2002-194802
XRPX Acc No: N2002-030204
On-line affordability-based purchasing system uses financing parameter information and portion of personal information to identify products that is likely to be purchased by buyer
Patent Assignee: BENNETT J D (BENN-I); WINSLADE CC (WINS-I)
Inventor: **BENNETT J D; WINSLADE C C**

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010039516	A1	20011108	US 2000190825	P	20000321	200205	B
			US 2000214183	P	20000626		
			US 2000214188	P	20000626		
			US 2001808723	A	20010314		

Priority Applications (no., kind,date): US 2000214188 P 20000626; US 2000214183 P 20000626; US 2000190825 P 20000321; US 2001808723 A 20010314

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010039516	A1	EN	28	13	Related to Provisional	US 2000190825
					Related to Provisional	US 2000214183
					Related to Provisional	US 2000214188

Inventor: **BENNETT J D... ...WINSLADE C C** Original Publication Data by AuthorityInventor name & address:**Bennett, James D... ...Winslade, Christopher C Original Abstracts:** An online system uses, in various embodiments of the invention, credit report information, loaffordability screening and **credit approval** and management **functionality to** facilitate the purchase and finance of products online. The online system may include both sellers... ... purchase the products. The system may automatically obtain a buyer's credit report information and **use** that information to**determine** if the buyer is pre-approved, for example, to obtain financing for a particular product or products. The system also**enables** use of buyer **credit** information to**identify only** those of a seller's products for which the buyer is pre-approved, for example to finance using... ... and selection of a loan, for example, for financing of the selected product or products**Credit approval** (or pre-**approval**) **may** be performed **automatically,** and along with**credit** processing, may be performed completely online.

0011098216 *Drawing available*
WPI Acc no: 2002-033961/200204
XRPX Acc No: N2002-026165
Affordability based online purchasing system, enables to input personal information and credit card information of buyer from credit reporting agency to determine financial state of buyer for product
Patent Assignee: BENNETT J D (BENN-I); WINSLADE CC (WINS-I)
Inventor: **BENNETT J D**; **WINSLADE C C**

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010047307	A1	20011129	US 2000190825	P	20000321	200204	B
			US 2000214136	P	20000626		
			US 2000214183	P	20000626		
			US 2001808717	A	20010314		

Priority Applications (no., kind,date): US 2000214183 P 20000626; US 2000214136 P 20000626; US 2000190825 P 20000321; US 2001808717 A 20010314

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010047307	A1	EN	37	19	Related to Provisional	US 2000190825
					Related to Provisional	US 2000214136
					Related to Provisional	US 2000214183

Affordability based online purchasing system, enables to input personal information and credit card information of buyer from credit reporting agency to determine financial state of buyer for product Inventor: **BENNETT J D... ...WINSLADE C C** ...to review the product information being offered for sale by running browser software. The computer **enables** to input personal information and **credit** card information of the buyer from an **credit** reporting agency to **determine** the financial state of the buyer for the product. Original Publication Data by Authority Inventor name & address: **Bennett, James D... ...Winslade, Christopher C Original Abstracts:** An online system uses, in various embodiments of the invention, credit report information, in **affordability** screening and **credit approval** and management **functionality** to facilitate the purchase and finance of products online. The online system may include both sellers... ... purchase the products. The system may automatically obtain a buyer's credit report information and use that information to **determine** if the buyer is pre-approved, for example, to obtain financing for a particular product or products. The system also **enables** use of buyer **credit** information to **identify only** those of a seller's products for which the buyer is preapproved, for example, to finance using... ...and selection of a loan, for example, for financing of the selected product or products. **Credit approval** (or pre-**approval**) **may** be performed **automatically**, and along with **credit** processing, may be performed completely online. ..**Claims:**at least a portion of the credit report information of the buyer being used to **determine** at least a likelihood of the buyer being **approved**

11/3,K/3 (Item 3 from file:350) **Links**
Derwent WPIX

0009843741 *Drawing available*
WPI Acc no: 2000-136553/200012
Related WPI Acc No: 2003-127796
XRPX Acc No: N2000-102126
Product purchase tracking method of product supplied by merchant through virtual outlet over internet
Patent Assignee: INFOSPACECOM INC (INFO-N)
Inventor: ARNOLD J K; **BENNETT J R**; CLAAR P O; DAHL K D; DOBSON J L; FONTAINE C A;
JOHANSON P H; MCGUIRE D G; SWANSON M; WAGNER D G; WAINRIGHT S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6016504	A	20000118	US 1996704143	A	19960828	200012	B

Priority Applications (no., kind,date): US 1996704143 A 19960828

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6016504	A	EN	38	27	

...Inventor: **BENNETT J R Alerting Abstract** DESCRIPTION - After the customer purchases the product, the merchant **credits** the virtual outlet **identified** by the return link in the merchant web page modified based on virtual outlet indicated... Original Publication Data by Authority...Inventor name & address **Bennett, John R**
...**Claims:** merchant Web page, wherein after the customer purchases the product from the merchant, the merchant **credits** the virtual outlet **identified** by the link; and upon completion of the purchase, displaying at the customer computer the virtual outlet **return** Web page **identified by** the return link in the modified merchant Web page.

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14/3,K/1 (Item 1 from file:350) **Links**
Derwent WPIX

0015445847 *Drawing available*
WPI Acc no: 2005-795586/200581
XRPX Acc No: N2005-659120
Electronic commerce enabling method, involves allowing prospective buyer to complete purchase, and allowing advertiser to edit, change and manage content of advertisement through World Wide Web or computer-based interface
Patent Assignee: ROBINSON R (ROBI-I)
Inventor: ROBINSON R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050256768	A1	20051117	US 2004843258	A	20040512	200581	B

Priority Applications (no., kind,date): US 2004843258 A 20040512

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20050256768	A1	EN	10	5	

...**purchase, and allowing advertiser to edit, change and manage content of advertisement through World Wide Web or computer-based interface Alerting Abstract** ...NOVELTY - The method invdves allowing a prospective **buyer** to complete a purchase by **transmitting** a product selection and **customer** information in addition to a credit card or electronic payment information to advertiser's computer... ...allowed to edit, change and manage a content of the advertisement through a World WideWeb or other computer-based interface....current system architecture that is used in delivering electronic advertisements via Internet and World Wide **Web. Title Terms** .../Index Terms/Additional Words:**WEB**; Original Publication Data by Authority...**Original Abstracts:**the advertisements to prospective customers' computers or other electronic devices via the Internet, World WidWeb or other electronic **system**. When the user clicks on or otherwise chooses to interact with the advertisement, the system... the prospective customer referred, hyperlinked or oherwise taken to the advertiser's system or **Web site**. The system **allows advertisers** to update or change the content of the advertisements themselves, without having a new advertisement... ...electronic commerce without being taken away from the origina content they were viewing. At the **same time**, it **allows advertisers to** update **their** advertising content in a quicker, more streamlined manner.
...**Claims:**A method and computer system for enabling eletronic commerce through advertising, the method consisting of **transmitting** an advertisement to a prospective **buyer's** computer or other electronic **device** via the Internet, World Wide **Web** or other electronic system;creating a display of the advertisement on the prospective buyer's computer or electronic device;detecting that..... hyper linked, referred or otherwise relocated to the advertiser's computer system or World Wide **Web** page;allowing the prospective buyer to open live communication with the advertiser's **representative or** representatives through text chat, video conferencing, audio conferencing or any

combination thereof without being hyper linked, referred or otherwise related to the advertiser's system or World Wide **Web page**; allowing the prospective **buyer** to complete a purchase by transmitting a product selection and **customer information** in addition **to a credit card** or electronic payment information to **the** advertiser's computer system **without** being hyper linked, referred or otherwise relocated to the advertiser's computer system or World Wide **Web page**. allowing the advertiser to edit, change and manage the content of the advertisement through a World **Wide Web** or other computer-based interface.

14/3,K/2 (Item 2 from file:350) **Links**
Derwent WPIX

0013195120 *Drawing available*
WPI Acc no: 2003-279254/200327
XRPX Acc No: N2003-221773
Payment system for making payments over the Internet, utilizes a transfer of pre-determined credit to an on-line account from an existing service provider to the user
Patent Assignee: WARIN M G (WARI-I); WHITBREAD A (WHIT-I)
Inventor: WARIN M G; WHITBREAD A

Patent Family (5 patents, 99 count ries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003025806	A1	20030327	WO 2002AU1289	A	20020920	200327	B
AU 2002333013	A1	20030401	AU 2002333013	A	20020920	200452	E
AU 2001100395	A4	20011018	AU 2001100395	A	20010920	200501	E
AU 2001100395	B4	20011018	AU 2001100395	A	20010920	200501	E
US 20050080732	A1	20050414	WO 2002AU1289	A	20020920	200526	E
			US 2004490328	A	20041001		

Priority Applications (no., kind,date): AU 2001100395 A 20010920

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003025806	A1	EN	28	2		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
AU 2002333013	A1	EN			Based on OPI patent	WO 2003025806
AU 2001100395	B4	EN			Previously issued patent	AU 2001100395
US 20050080732	A1	EN			PCT Application	WO 2002AU1289

Payment system for making payments over the Internet, utilizes a transfer of pre-determined credit to an on-line account from an existing service provider to the user Alerting Abstract ...NOVELTY - The payment system includes a customer going to a website (2) to **establish** an account To **credit** money to the account, the customer calls a premium rate number (5), enters a PIN code and **authorizes** transfer **credit** to their account and

associated charge on their telephone bill. Following verification of user account details the telephone company (6) notifies Internet payment system web server (8) to credit the customer's account accordingly. ... making payments over the Internet; A system for age verification to vet access to a website of an Internet-enabled merchant or content provider; A method for age verification to vet access to a website of an Internet-enabled merchant or content provider. ... ... By providing verifiable transfer of credit to an on-line account, the system provides Internet users with a payment method that allows secure, spontaneous, anonymous purchases from Internet-enabled devices. Original Publication Data by Authority.. **Original Abstracts:** described for enabling a user to make Internet purchases utilising a transfer of a pre-determined credit to an on-line account from an existing service provider to that user. In use, a user dials a... ... with the Internet payment system. The customer can then go to a participating merchant's website, make their selections of goods and/or services and complete the transaction by clicking on a payment button associated... ... been successfully completed. An associated system for age verification to vet access to an Internet website is also described. ... ... A system is described for enabling a user to make Internet purchases utilising a transfer of a pre-determined credit to an on-line account from an existing service provider to that user. In use, a user dials a telephone number from a telephone... ... provider bill in consideration for the transfer of credit to their account associated with the Internet payment system. The customer can then go to a participating merchant's website, make their selections of goods and/or services and complete the transaction by clicking on a payment button associated with the system of the... ... been successfully completed. An associated system for age verification to vet access to an Internet website is also described. ... ... compte associe au systeme de paiement par Internet. Le client peut alors aller sur un site Web commercial participant, selectionner des produits et/ou des services et finaliser la transaction en cliquant sur le bouton de paiement associe au systeme decrit. Le credit est alors transfere...... succes. Un systeme associe de verification d'age permet de filtrer l'acces a un site Web. >...**Claims: the database; means for transferring to the user's account in the database a pre-determined amount of credit from an existing service provider to the user; means for allowing the transfer of credit from the pre-determined amount to an account of an Internet-enabled merchant, another user account or an external account or credit facility, wherein the means for transferring credit to the user's account operates independently of the means for allowing the transfer of credit.>**

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17/3,K/1 (Item 1 from file:350) **Links**
Derwent WPIX

0015038120 *Drawing available*
WPI Acc no: 2005-386121/200539
Related WPI Acc No: 2005-344421; 2005-344449
XRPX Acc No: N2005-313188
Transaction processing method in point of sales device, involves transmitting instructions from device to stored-value and credit instruments based on response for request to select distribution of transaction cost among instruments
Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: MONK J

Patent Family (3 patents, 106 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2005045625	A2	20050519	WO 2004US35810	A	20041027	200539	B
US 20050108130	A1	20050519	US 2003694924	A	20031027	200539	E
			US 2004974548	A	20041026		
US 20050114217	A1	20050526	US 2003694925	A	20031027	200539	E
			US 2004974463	A	20041026		

Priority Applications (no., kind,date): US 2004974548 A 20041026; US 2003694925 A 20031027; US 2003694924 A 20031027; US 2004974463 A 20041026

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2005045625	A2	EN	48	7		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
US 20050108130	A1	EN			C-I-P of application	US 2003694924
US 20050114217	A1	EN			C-I-P of application	US 2003694925

Original Publication Data by Authority... **Original Abstracts:** parameters to be associated with the chip card are

received. A credit account associated with the chip card is established in accordance with the credit-account parameters. Stored-value-account parameters to be associated with the chip card are also... ... in support of the transaction. The information identifies both a stored-value account and credit account, and identifies current balances for the stored-value and credit accounts. The accounts were linked substantially contemporaneously with issuance of the chip card to the customer... ... systems enable a transaction to be processed with a customer at a point of sale with a combined stored-value and credit instrument. A cost for the transaction is received at a point-of-sale device. In... ... identifier un instrument associe a un compte a valeur stockee et a un compte de credit, a associer simultanement le compte a valeur stockee et le compte de credit a l'attribution de l'instrument... ...de repartition du cout de la transaction entre les comptes a valeur stockee et de credit destinee au dispositif de point de vente, a transmettre des instructions depuis le dispositif de point... .Claims:chip card for a customer, the method comprising:receiving credit-account parameters to be associated with the chip card;establishing a credit account associated with the chip card in accordance with the credit-account parameters;receiving stored-value-account parameters to be associated with the... ... identifies an initial balance for the stored-value account and an initial balance for the credit account;installing the chip in the chip card; and issuing the chip card to the customer... ... generating a request to select a distribution of the cost for the transaction among the stored-value and credit accounts for presentation at the point-of-sale device;determining an updated balance for the stored-value account and an updated balance for the credit account in accordance with application of the distribution of the cost for the transaction selected in response to the request; and writing, to the... ... card with the chip-card communications device, updated information for the stored-value account and for the credit account, wherein the updated information identifies the updated balance for the stored-value account and...

Derwent WPIX

0014905046 *Drawing available*
WPI Acc no: 2005-252824/200526
XRPX Acc No: N2005-208106
Credit approval monitoring method for use in business applications, involves notifying consumer upon determining that credit report of consumer satisfies specific criteria of credit grantor
Patent Assignee: TRANSUNION LLC (TRAN-N)
Inventor: LEFNER K; ZABRAN S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050065874	A1	20050324	US 2003504242	P	20030918	200526	B
			US 2004944606	A	20040917		

Priority Applications (no., kind,date): US 2003504242 P 20030918; US 2004944606 A 20040917

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050065874	A1	EN	10	5	Related to Provisional	US 2003504242

Credit approval monitoring method for use in business applications, involves notifying consumer upon determining that credit report of consumer satisfies specific criteria of credit grantor Original Titles:Credit approval monitoring system and methodAlerting **Abstract** ...NOVELTY - The method invdves periodically screening the **credit** report to **determine** whether the **credit** report of consumer satisfies specificcriteria of the **credit grantor**. The consumer is notified,when selected **criteria** is satisfied. DESCRIPTION - An INDEPENDENT CLAIM is also included forcredit approval monitoring system... ...USE - For monitoring **credit approval** in business **applications**. ... ...DESCRIPTION OF DRAWINGS - The figure shows the flow diagram illustrating the **credit approval** monitoring process. OriginalPublication Data by AuthorityOriginal **Abstracts:A credit approval** monitoring system comprises a database systemstoring credit files for consumers. A monitoring processing system... ... transmits messages indicative of changes in a subscribers credit report. A screening processing system screens **credit** reports to **determine** if **credit** applicants satisfy select criteria. A watch processing system is operatively associated with the monitoring processing system and the screening processing system for periodicalrequesting the screening processing system todetermine if the **credit** report of a select consumer satisfies the select criteria and sending the determination to the monitoring processing system to nify the select consumer if the screening processing system **determines** that the **credit** report of the select consumer satisfies the select criteria.Claims:We claim:1. A **credit approval** monitoring method comprising:continually monitoring a edit report of a consumer;ndifying the consumer when any changes are madeto the consumer's credit report;periodically screening thecredit report to **determine** if the consumer satisfies select**criteria** of a **credit grantor**; andnotifying the consumer if the screening determines that the consumer satisfies the select criteria.

17/3,K/3 (Item 3 from file:350) **Links**
Derwent WPIX

0014453311 *Drawing available*
WPI Acc no: 2004-644321/200463
XRPX Acc No: N2004-509569
Wireless communication method for Bluetooth device in industrial application, involves updating credit and temporary account values to unevenly distribute credit values, upon interruption of communication through selected link
Patent Assignee: SAMSUNG ELECTRONICS CO LTD (SMSU)
Inventor: CHA G H; CHANG K; CHANG K S; EOM D; EOM D S; JANG G S; JOO Y; JOO Y I; JU Y I; LEE T; LEE T J; OH J; OH J S; PARK J; PARK J H; TCHAH K; TCHAH K H; TCHAN K

Patent Family (6 patents, 35 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 1453254	A2	20040901	EP 20044086	A	20040223	200463	B
JP 2004266839	A	20040924	JP 200456561	A	20040301	200463	E
US 20040177038	A1	20040909	US 2004788316	A	20040301	200463	E
CN 1525656	A	20040901	CN 200410007363	A	20040301	200478	E
KR 2004077375	A	20040904	KR 200312900	A	20030228	200506	E
KR 555872	B1	20060303	KR 200312900	A	20030228	200724	E

Priority Applications (no., kind,date): KR 200312900 A 20030228

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
EP 1453254	A2	EN	19	13		
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR					
JP 2004266839	A	JA	16			
KR 555872	B1	KO			Previously issued patent	KR 2004077375

Wireless communication method for Bluetooth device in industrial application, involves updating credit and temporary account values to unevenly distribute credit values, upon interruption of communication through selected... Alerting Abstract ...Prevents waste of wireless resources occurring in case of evenly distributing credits in an adaptive **credit** distribution and provides secured throughput.**Enables** establishments of appropriate**parameters** based on quality of service (QOS) requirements of each link... Original**Publication Data by Authority.**Original Abstracts:**Bluetooth device connected to multiple piconets and operating in a scatter mode, includes steps of establishing credit** values by link for the multiple piconets, and the total sum of the credit values... ...device connected to multiple piconets and operating in a scatter mode, includes steps of (a) **establishing credit** values by link for the multiple piconets, and the total sum of the credit values. ...**Claims:**to a plurality of piconets and operating in a scatter mode, comprising steps of:(a)**establishing credit** values by link for the plurality of piconets, and a total sum of

respective credit...... to a plurality of piconets and operating in a scatter mode, comprising steps of: (a) **establishing credit** values by link for the plurality of piconets, and a total sum of respective credit...

17/3,K/4 (Item 4 from file:350) **Links**
Derwent WPIX

0014232597 *Drawing available*
WPI Acc no: 2004-418537/200439
XRPX Acc No: N2004-332163
Financial transaction processing method of transaction card for goods purchase, involves comparing aggregate amount of card balance and transaction amount to be charged against card account, during payment request for goods
Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N); AZIMI-POUR C M (AZIM-I); CHATTERJEE P B (CHAT-I); JIN K G (JINK-I); JUBITZ F (JUBI-I); KHATRI S C (KHAT-I); MERLI L E (MERL-I); MUKHERJEE J A (MUKH-I); NDONG J D (NDON-I); PARIKH L H (PARI-I); POLYCARPE L B (POLY-I); WONG K L (WONG-I)
Inventor: AZIMI-POUR C M; CHATTERJEE P B; JIN K G; JUBITZ F, KHATRI S C; MERLI L E; MUKHERJEE J A; NDONG J D; PARIKH L H; POLYCARPE L B; WONG K L

Patent Family (3 patents, 103 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040088257	A1	20040506	US 2002286521	A	20021101	200439	B
WO 2004042632	A2	20040521	WO 2003US34357	A	20031029	200439	E
AU 2003286765	A1	20040607	AU 2003286765	A	20031029	200469	E

Priority Applications (no., kind,date): US 2002286521 A 20021101

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040088257	A1	EN	8	2		
WO 2004042632	A2	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
AU 2003286765	A1	EN			Based on OPI patent	WO 2004042632

Original Publication Data by Authority...**Original Abstracts:**by a process that includes execution an overlimit spend authorization logic that evaluates, among othe**parameters,** a user's **credit** history, card account payment**history,** card account spending patterns, requested transaction amount and risk level of transaction... .de chaque cycle de

facturation. Lorsque l'utilisateur a atteint ou depasse la ligne de **credit** communiquee, chaque **demande** de transaction ulterieure de l'utilisateur est **analysee** sur une **base** cas par **cas** selon un processus qui comprend l'execution d'une logique d'autorisation de depassement de... ..**Claims:** card account having an associated lne of credit, and a card balance indicative of previously **authorized** transaction amounts (**b**) receiving an **authorization** request for a new transaction amount to be charged against said card account for payment.... e) when said aggregate amount is equal to or larger than said associated lne of **credit, executing authorization** logic to **determine** an **authorization** response to said authorization request for said transaction amount; and (f) when said **aggregate** amount is less than **said** associated line of **credit, approving** said **authorization** requested.

17/3,K/5 (Item 5 from file:350) **Links**
Derwent WPIX

0013929656 *Drawing available*
WPI Acc no: 2004-109590/200411
XRPX Acc No: N2004-087181
Reward-based education method using Internet, involves securing payment for purchased items to merchant using credit account, based on purchased item information received by credit card company
Patent Assignee: CLEGG R L (CLEG-I); ETUK N M (ETUK-I); TABULA DIGITA INC (TABU-N)
Inventor: CLEGG R L; ETUK N M

Patent Family (5 patents, 98 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2004008280	A2	20040122	WO 2003US21748	A	20030711	200411	B
US 20040073488	A1	20040415	US 2002395274	P	20020711	200426	E
			US 2003618348	A	20030711		
AU 2003259115	A1	20040202	AU 2003259115	A	20030711	200450	E
AU 2003259115	A8	20051027	AU 2003259115	A	20030711	200624	E
US 7257367	B2	20070814	US 2002395274	P	20020711	200755	E
			US 2003618348	A	20030711		

Priority Applications (no., kind,date): US 2002395274 P 20020711; US 2003618348 A 20030711

Patent Details

Patent Number	Kind		Lan	Pgs	Draw	Filing Notes	
WO 2004008280	A2		EN	30	4		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW						
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW						
US 20040073488	A1		EN			Related to Provisional	US 2002395274
AU 2003259115	A1		EN			Based on OPI patent	WO 2004008280
US 7257367	B2		EN			Related to Provisional	US 2002395274

...the points provided to students with respect to educational activity provided by an organizer, **determined**. A **credit** account for **allowing** user to apply the monetary **value** to items purchased from merchant, is created by credit

card company. The payment for purchased ... Original Publication Data byAuthority...**Original Abstracts:**for achievement of one or more goals within an educationalactivity. The rewards are preferably **credit** in a **form** that is widely accepted by merchants and other entities for items, such as goods and... ... for achievement of one or more goals within an educational activity. The rewards are preferably **credit** in a **form** that is widely accepted by merchants and other entities for items, such as goods and... .. for achievement of one or more goals within an educational activity. The rewards are preferably **credit** in a **form** that is widely accepted by merchants and other entities for items, such as goods and... ... atteint un ou plusieurs buts dans une activite educative. Lesecompenses se presententsous la **forme** d'un **credit** largement accepte pardes commercants et d'autres entites pour des objets, tels que des...

Derwent WPIX

0013334078 *Drawing available*
WPI Acc no: 2003-421563/200339
XRPX Acc No: N2003-336670
Electronic transaction system performs authorization and returns authorization result to computer, based on received unique number which indicates authorization or unauthorization condition of credit card
Patent Assignee: HAGIWARA K (HAGI-I); HASUMI Y (HASU-I); HAYAASHI H (HAYA-I); KAWASHIMA T (KAWA-I); SONY CORP (SONY)
Inventor: HAGIWARA K; HAGIWARA K S F I I; HASUMI Y; HASUMI Y S F I I; HASUMIZU Y; HAYAASHI H; HAYAASHI H S F I I; KAWASHIMA T; KAWASHIMA T S F I I

Patent Family (8 patents, 101 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003038706	A1	20030508	WO 2002JP11444	A	20021101	200339	B
JP 2003141432	A	20030516	JP 2001337935	A	20011102	200341	E
US 20040093308	A1	20040513	WO 2002JP11444	A	20021101	200432	E
			US 2003250423	A	20031217		
CN 1491397	A	20040421	CN 2002804567	A	20021101	200446	E
EP 1443440	A1	20040804	EP 2002779989	A	20021101	200451	E
			WO 2002JP11444	A	20021101		
AU 2002344451	A1	20030512	AU 2002344451	A	20021101	200464	E
TW 200300237	A	20030516	TW 2002132434	A	20021101	200556	E
TW 234096	B1	20050611	TW 2002132434	A	20021101	200652	E

Priority Applications (no., kind,date): JP 2001337935 A 20011102

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003038706	A1	JA	53	10		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
JP 2003141432	A	JA	14			
US 20040093308	A1	EN			PCT Application	WO 2002JP11444
EP 1443440	A1	EN			PCT Application	WO 2002JP11444

					Based on OPI patent	WO 2003038706
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR					
AU 2002344451	A1	EN			Based on OPI patent	WO 2003038706
TW 200300237	A	ZH				
TW 234096	B1	ZH				

...performs authorization and returns authorization result to computer, based on received unique number which indicates authorization or unauthorization condtion of credit card Alerting Abstract...authorizes and returns authorization result to a computer (7) when the received unique numberindicates authorized credit card. The server (9) transmits the number to a server (11) which transfers the number ... ...ADVANTAGE - Security is enhanced, by authorizing the usage of the credit card... Original Publication Data byAuthorityOriginal Abstracts:If a received unique number (101) indicates a credit card that can be authorized in a server (9), the server (9) performs authorization and returns an authorization result to a computer (7). If this unique number (101) indites a credit card that cannot be authorized in the server (9), the server (9) sends the unique number (101) to a server (11), which transfers the received unique number (101) to a server(13) of a credit card issuing companyconcerned. The server (13) authorizes the received unique numberand sends an authorization result to the computer (7)and the... ... If a received unique number (101) indicates a credit card that can be authorized in a server (9), the server (9) performs authorization and returns an authorization result to a computer (7). If this unique number (101) indicates a credit card that cannot be authorized in the server (9), the server (9) sends the unique number (101) to a server (11), which transfers the received unique number(101) to a server (13) of a credit card issuing company concerned..... When a received unique number (101) indicates a credit card capable ofauthorization in a server (9), the server (9) performs authorization and returns the authorization result to a computer (7). When the unique number (101) indicatescredit card incapable ofauthorization in the server (9), the server (9) transmits theunique number (101) to a server (11). The server (11) transfers the unique number (101) to a server (13) of the company which has issued the credit card. The server (13) performs authorization and transmits the authorization result via the server (11) to the computer (7) and the server (9...Claims:over a network, comprising:holding means for holding information about a credit card company whichperforms credit inquiry;identifying meansfor identifying a credit card company which performs credit inquiry on the basis ofa unique number and said credit card company information ifcredit inquiry request information including aunique number associated with acredit card number and different from said credit number has been received from said another electronic commerce server; andtransmitting means for transmitting saidredit inquiry request information including said unique numbeto an electronic commerce server of theidentified credit card company....... a network, comprising:holding means for holding information about a credit cardcompany which performs credit inquiry;identifying means for identifying a credit card company which performscredit inquiry on the basis of a unique number and said credit card company informationif credit inquiry request information including a unique number associated with a credit card number and different from saidcredit number has been received from said another electronic commerceserver; andtransmitting means for transmittingsaid credit inquiry request information including said unique number to an electronic commerce server of theidentified credit card company.

0013139624 *Drawing available*
WPI Acc no: 2003-221958/200321
XRPX Acc No: N2003-176967
Application program access enabling method for wireless access to server-resident software applications uses transmitted account information with credit authorization module
Patent Assignee: COOPER J P (COOP-I); DIXON G (DIXO-I); FIRESOFT TECHNOLOGIES LTD (FIRE-N); KARBOULONIS G (KARB-I); KARBOULONIS P P (KARB-I)
Inventor: COOPER J; COOPER J P; DIXON G; KARBOULONIS G; KARBOULONIS P; KARBOULONIS P P

Patent Family (4 patents, 98 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003010937	A2	20030206	WO 2002IB4146	A	20020702	200321	B
US 20030088511	A1	20030508	US 2001303640	P	20010705	200337	E
			US 2002175629	A	20020620		
AU 2002355311	A1	20030217	AU 2002355311	A	20020702	200452	E
AU 2002355311	A8	20051020	AU 2002355311	A	20020702	200615	E

Priority Applications (no., kind,date): US 2002175629 A 20020620; US 2001303640 P 20010705.

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003010937	A2	EN	69	24		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
US 20030088511	A1	EN			Related to Provisional	US 2001303640
AU 2002355311	A1	EN			Based on OPI patent	WO 2003010937
AU 2002355311	A8	EN			Based on OPI patent	WO 2003010937

...**enabling method for wireless access to server-resident software applications uses transmitted account information with credit authorization module** ...to application programs are requested via the link and account information is transmitted to **a credit authorization** module. **Authorization** is determined and access permitted. Original Publication Data by Authority... **Claims:** the applications program services via the wireless

telecommunications service; transmitting the account information to **credit authorizing** module; **determining** if the account identification information is associated with **credit value**, and if **the associated credit value** is sufficient to **authorize** access to the applications program; **and permitting** access to the **applications program via** the wireless telecommunications **service** when a response from the **credit authorizing** module is positive, and wherein when the response is negative service is denied.

17/3,K/8 (Item 8 from file:350) **Links**
Derwent WPIX

0011182299 *Drawing available*
WPI Acc no: 2002-120238/200216
Credit card service system and method
Patent Assignee: LEE M (LEEM-I); LEE M S (LEEM-I)
Inventor: LEE M; LEE M S

Patent Family (8 patents, 99 count ries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
KR 2001082479	A	20010830	KR 200145463	A	20010727	200216	B
WO 2003012712	A1	20030213	WO 2002KR1395	A	20020724	200313	E
KR 353775	B	20020928	KR 200145463	A	20010727	200322	E
AU 2002325562	A1	20030217	AU 2002325562	A	20020724	200452	E
EP 1446743	A1	20040818	EP 2002758900	A	20020724	200454	E
			WO 2002KR1395	A	20020724		
US 20040177037	A1	20040909	WO 2002KR1395	A	20020724	200459	E
			US 2004484390	A	20040121		
JP 2004537815	W	20041216	WO 2002KR1395	A	20020724	200482	E
			JP 2003517812	A	20020724		
CN 1533546	A	20040929	CN 2002814401	A	20020724	200504	E

Priority Applications (no., kind,date): KR 200145463 A 20010727

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
KR 2001082479	A	KO	1	10		
WO 2003012712	A1	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
KR 353775	B	KO			Previously issued patent	KR 2001082479
AU 2002325562	A1	EN			Based on OPI patent	WO 2003012712
EP 1446743	A1	EN			PCT Application	WO 2002KR1395
					Based on OPI patent	WO 2003012712
Regional Designated	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV					

States,Original	MC MK NL PT RO SE SI SK TR				
US 20040177037	A1	EN		PCT Application	WO 2002KR1395
JP 2004537815	W	JA	36	PCT Application	WO 2002KR1395
				Based on OPI patent	WO 2003012712

Alerting Abstract DESCRIPTION - **Credit** card **inquiring** devices(1-1,1-2,1-3) are installed in credit card member stores, respectively. A VAN server(2) performs a **credit** card transaction approval by connecting to the **credit** card **inquiring** devices(1-1,1-2,1-3) in a predetermined area. A server(5) of......store. A relay server(3) collects selling information by using credit cards from the each **credit** card **inquiring** device and the VAN server(2) and transmits the information to the server(4) of... Original Publication Data by Authority. **Original Abstracts:** the present invention includes the first step of collecting information on purchases made under the **authorization** between a **credit card inquiry** machine **and a server** of a **value** added network (VAN) company, the second step of combining the collected information on purchases into... ... part, as the bank can allow cash advance on security of sales receipt, which is **authorized** by the **credit card** issuer, the **bank** has the advantages of safe investment and secured profit..... the present invention includes the first step of collecting information on purchases made under the **authorization** between a **credit** card **inquiry** machine and a **server** of a **value** added **network** (VAN) company, the second step of combining the collected information on purchases into a total.....banks part, as the bank can allow cash advance on security of sales receipt, which **is authorized** by the **credit** card issuer, the bank has **the** advantages of **safe** investment and secured profit... ... the present invention includes the first step of collecting information on purchases made under the **authorization** between a **credit** card **inquiry** machine and a server of a **value** added **network** (VAN) company, **the** second **step** of combining the collected information on purchases into a total and then notifying the total...part, as the bank can allow cash advance on security of sales receipt, which is **authorized** by the **credit card** issuer, the bank has the advantages of safe investment and secured profit. ...**Claims:** A credit card service system with sales and a credit loan limit linked comprising: a **credit** card **inquiry machine** located at each merchant accepting **credit** cards; a VAN server performing a role for **authorizing a credit** card by connecting to **credit** card **inquiry** machines **in** a certain area; a **credit** card **company** server managing transaction using credit cards by connecting to the VAN server; and a bank... ... improvement further comprises an intermediate server collecting sales information on a credit card from the **credit** card **inquiry** machines and/or the VAN server, **and** transmitting **the** collected sales information to the bank server of a bank with which the merchant accepting credit cards has an account, wherein the bank server increases the **credit** loan limit **determined** in the account of the merchant which **generates** corresponding sales **in** proportional to the sales information received from the intermediate server.

0010783178 *Drawing available*
WPI Acc no: 2001-398282/200142
XRPX Acc No: N2001-293535
Providing consumer with personalized credit-related information based on credit history data of consumer by generating summary report of personalized credit-related information based on credit history data
Patent Assignee: BINNS D W (BINN-I); BRODY R M (BROD-I); E-SCORING INC (ESCO-N); KENNEDY R (KENN-I)
Inventor: BINNS D W; BRODY R M; KENNEDY R

Patent Family (3 patents, 92 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001045012	A2	20010621	WO 2000US34036	A	20001214	200142	B
AU 200121050	A	20010625	AU 200121050	A	20001214	200162	E
US 20020077964	A1	20020620	US 1999170960	P	19991215	200244	E
			US 2000737459	A	20001214		

Priority Applications (no., kind,date): US 2000737459 A 20001214; US 1999170960 P 19991215

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001045012	A2	EN	44	6		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200121050	A	EN			Based on OPI patent	WO 2001045012
US 20020077964	A1	EN			Related to Provisional	US 1999170960

Alerting Abstract ...NOVELTY - An **inquiry** for **credit** history data relating to the consumer is transmitted to a credit bureau, in response to... ... USE - For providing consumers **credit** information and anonymous pre-**approved** offers from merchants based **upon** consumer **credit** information... ... and negative aspects of their credit report, as well as how the consumer can go **about** improving their **credit** rating. **Allows** consumers to receive pre-**approved** offers from **merchants**, where **the** merchants do not make **merchant** inquiries into the consumer's **credit** report that can negatively **affect** the consumer's **credit** rating. The merchants can provide consumers offers without seeing the

consumer's credit report so... ... that can receive the consumer's credit data, maintain the data in confidentialityreceive merchant **criteria for** pre-**approved** offers, and identify to consumers those**merchants** offers for which the consumer has been pre-approvedOriginal Publication Data by Authority...**Original Abstracts:**credit rating. The system and method of the present invention also provide consumers with pre**approved credit** offers from **a consumer**-selected group of merchants, where the consumers are anonymous to the merchants, and the merchants do not receive copies of the consumer's credit report. Additional functionsof the present invention include**allowing** users to opt-out or opt-into solicitation lists, and**enabling** users to automatically**monitor** their **credit** report. The present**invention** offers these services through a third party agent of the consumer which can be accessibl... ... suggestions to help consumers better ` their credit rating. The systemand method of the present**invention** also provide consumers with pre-**approved credit** offers from a consumer-selected group ofmerchants, **where** the consumers are anonymous to the merchants, and the merchants do not receive copies of the consumer's credit report. Additional functions of the present invention include **allowing** users to opt-out or opt-into solicitation lists, and**enabling** users to automatically monitor theircredit report. The **present** invention offers these services througha third party agent of the consumer which can be accessible to the consumer via the... ... request consumer information and determine pre-approved offers from a plurally of merchants while protectingthe confidentiality of consumer **credit** information without negative consequences on a consumer's credit... ... et determiner des offres pre-approuvees provenant de plusieurs commercants tout en protegeant la confidentialitedes informations decredit relatives au consommateur sans consequences nefastes sur la situation de credit du consommateur. ...**Claims:**for personalized credit-related information; transmitting to a credit bureau, in response to the request**from** the consumer, an**inquiry** for **credit** history **data** relating to the consumer; receiving credit history data on theconsumer in **response** to the **inquiry**; generating a summary report of personalized credit-related information based on thecredit history data, the **summary** report including acredit score and an explanatory statement suggesting steps to improve the credit score; and transmitting the...

Derwent WPIX

0009751232 *Drawing available*
WPI Acc no: 2000-037397/200003
Related WPI Acc No: 2001-256088
XRPX Acc No: N2000-028076
Gift credit and transaction management system for various retail stores etc.
Patent Assignee: ALBRECHT J L (ALBR-I)
Inventor: ALBRECHT J L

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5984180	A	19991116	US 1997944392	A	19971006	200003	B

Priority Applications (no., kind,date): US 1997944392 A 19971006

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5984180	A	EN	11	6	

Alerting Abstract ...NOVELTY - Data regarding the creation/authorization of secondary or gift credit card accounts entered through input unit (506), is processed by CPU (500) and stored in... ..stores are connected to the CPU. A primary memory (504) stores data associated with consumer credit accounts. The purchaser **authorizes** the card sponsoring institution by consumer credit card account and also creates a secondary account... Original Publication Data by Authority **Original Abstracts:** A method and system for providing purchasable value for gifts and other uses in the **form of a credit instrument** is provided. A purchaser of a gift credit instrument **authorizes a credit** institution with which the purchaser holds a **credit** account to create a limited-value, non-renewable secondary account linked exclusively to the purchaser's credit account. A credit instrument is issued to an **authorized** user which **credit instrument** uniquely **identifies the** secondary account. The gift **credit** instrument may be used in the same manner as the purchaser's credit instrument; however... ..**Claims:** more of said plurality of points of sale in said credit transaction system, wherein said credit **instrument** uniquely **identifies** said secondary **account** and data **of** said transactions are processed by said computer means and stored in said secondary computer memory...

17/3,K/11 (Item 11 from file:350) <u>Links</u>
Derwent WPIX

0008588838 *Drawing available*
WPI Acc no: 1998-124169/199812
XRPX Acc No: N1998-098810
Game management system using credit card for playing pachinko game - has credit amount application balance liquidation apparatus which determines credit loan value provided to game card by liquidating remaining credit loan worth of game card
Patent Assignee: SOFIA KK (SOFI-N)
Inventor: IOKI S

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 10005415	A	19980113	JP 1996158434	A	19960619	199812	B
JP 3710210	B2	20051026	JP 1996158434	A	19960619	200570	E

Priority Applications (no., kind,date): JP 1996158434 A 19960619

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
JP 10005415	A	JA	18	16		
JP 3710210	B2	JA	18		Previously issued patent	JP 10005415

...**has credit amount application balance liquidation apparatus which determines credit loan value provided to game card by liquidating remaining credit loan worth of game card Alerting Abstract**...The information on the credit card are read and used for the **application** of **credit** loan **value** that **enables** the lending of game card by the ball dispersing apparatus. A **credit** amount **application** apparatus (16) provides **credit** loan value to the game card. A **credit** amount **application** balance liquidation apparatus (17) **determines** the **credit** loan value provided to the game card by liquidating the remaining credit loan worth of ...

? show files

[File 2] **INSPEC** 1898-2007/Oct W3

[File 35] **Dissertation Abs Online** 1861-2007/Jul

[File 65] **Inside Conferences** 1993-2007/Oct 30

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Sep

[File 256] **TecInfoSource** 82-2007/Oct

[File 474] **New York Times Abs** 1969-2007/Nov 02

[File 475] **Wall Street Journal Abs** 1973-2007/Nov 02

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13
File 583: This file is no longer updating as of 12-13-2002.

[File 23] **CSA Technology Research Database** 1963-2007/Sep

[File 139] **EconLit** 1969-2007/Sep

[File 56] **Computer and Information Systems Abstracts** 1966-2007/Sep

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; d s
Set      Items    Description
S1        2678     S CREDIT? ?(3N)(APPLICATION? ? OR FORM? ? OR DEMAND? ? OR INQUIR??? OR
PETITION? ? OR REQUISITION? ?)
S2        2838     S CREDIT? ?(3N) (IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR
ESTABLISH??? OR DISTINGUISH??? OR ANALYZ??? OR ANALYS???)
S3        6471     S CREDIT? ?(5N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW?
OR ENABL? OR APPROV? OR GRANT?)
S4         119     S S3(7N)(VALUE? ? OR PARAMETER? ? OR CONDITION? ? OR MEASUREMENT? ? OR
CRITERIA)
S5        7420     S (SUBMITTING OR SUBMIT OR SEND OR SENDING OR TRANSFER OR TRANSFERRING OR
FORWARD OR FORWARDING OR PASS OR PASSING OR TRANSMIT OR TRANSMITTING OR COMMUNICATE OR
COMMUNICATING)(5N)(BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ?
OR PROCURER? ? OR CUSTOMER? ?)
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S6      40970   S (SPONTANEOUS?? OR INSTANTANEOUS?? OR (INCUR??? OCCU?)()IMMEDIATE?? OR
ON()GOING OR SIMULTANEOUS? OR SAME()TIME OR REALTIME OR REAL()TIME OR CONCURRENT? OR
DYNAMIC?)(3N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW? OR ENABL? OR
APPROV? OR GRANT?)
S7      961592  S (WEBSITE? OR WEB? OR SITE? OR WEB?()SITE? OR WEBPAGE? OR WEB()PAGE? OR
WEB()SERVER? OR WEBSERVER?)
S8      3873    S AU=(BENNETT, J? OR BENNETT J? OR BENNETT(2N)J? OR WINSLADE, C? OR
WINSLADE C? OR WINSLADE(2N)C?)
S9          0   S S8 AND S1
S10         1   S S8 AND (S1:S3)
S11      2071   S S7 AND S6
S12         3   S S11 AND S5
S13       133   S S1 AND S2
S14        14   S S13 AND S3
S15        14   S S14 NOT S12
S16         0   S S13 AND S5
S17         0   S S13 AND S5
S18         0   S S13 AND S6
S19         3   S S13 AND S7
```

? t /3,k/all

10/3,K/1 (Item 1 from file:2) <u>Links</u>
INSPEC

03685628 **INSPEC Abstract Number:** C86035201
Title: General electronic payment system
Author Jansson, L.
Author Affiliation: Swedish Telecommun. Adm., Farsta, Sweden
Conference Title: New World of the Information Society. Proceedings of the Seventh International Conference on Computer Communication   p.832-7
Editor(s): Bennett, J.M.; Pearcey, T.
Publisher: North-Holland , Amsterdam, Netherlands
Publication Date: 1985 **Country of Publication:** Netherlands   xxxviii+886 pp.
ISBN: 0 444 87649 9
Conference Sponsor: Int. Council Comput. Commun
Conference Date: 30 Oct.-2 Nov. 1984   **Conference Location:** Sydney, NSW, Australia
Language: English
 Subfile: C

Abstract: ...and Credit Card Handling' has been founded. This society has initiated a fieldtrial for **credit** card **authorization** which can be seen as a first step on the way towards electronic payment.
Identifiers: ...**credit** card **authorization;**
 Bennett, J.M. (editor); Pearcey, T. (editor)

12/3,K/1 (Item 1 from file:2) **Links**

10398071

Title: Semantic Web services enabled dynamic creation of supply chain

Author Yan Yalan; Zhang Jinlong; Yan Mi

Author Affiliation: Sch. of Manage., Huazhong Univ. of Sci. & Technol., Wuhan, China

Conference Title: 2006 International Conference on Service Systems and Service Management (IEEE Cat. No.06EX1406)   p. 5 pp.

Conference Title: 2006 International Conference on Service Systems and Service Management

Conference Date: 25-27 Oct. 2006   **Conference Location:** Troyes, France

Language: English

 Subfile: C D E

Title: Semantic Web services enabled dynamic creation of supply chain

Abstract: ...ideal supply chain should be created dynamically on the basis of specific requirements coming from customers. In this paper, we put forward architecture of dynamic creation of supply chain in which suppliers, manufacturers, distributors and retailers are... ...to be ready for possible cooperation, each enterprise could publish its own function modules as Web services. It is presumed that an agent manages customers' demands. According to customers' demands, this... ...appropriate manufacturer that further finds the appropriate supplier and distributor on the basis of discovering Web services so as to provide the needed product or service. The discovery of Web services is only the first step followed by the processes of invocation, composition and interoperation of Web services in the seamless integration of supply chain. The semantic descriptions of Web services provided by OWL-S would facilitate the automation of the above processes.

Descriptors: ...semantic Web; ... ...Web services

Identifiers: semantic Web services...

12/3,K/2 (Item 1 from file:583) **Links**
Gale Group Globalbase(TM)
09168277
DHL unveils handy wireless scanners

SINGAPORE: DHL USES PORTABLE WIRELESS SCANNERS
Business Times (XBA)   30 Sep 1999   Shipping Timesp. 14
Language: ENGLISH

...in Singapore to equip its couriers with handheld wireless scanners, codenamed CatsEye, that not just **transmit** real-time delivery information to **customers** but improve its couriers' productivity. With the scanner, DHL couriers just have to scan shipment... ...as the shipment is scanned, customers and parcel recipients can log onto the firm's **Web site** to check the status of their packages. The scanner also delivers customers' pick-up requests....directory that eliminates the need for DHL couriers to carry delivery sheets and directories and **enables** them to **instantaneously** retrieve information on customs and export procedures. CatsEye will be introduced in Hong Kong, Japan... ...to introduce features like multi-language capability, credit and smart card payment facilities and on **site** label printing.

An Industry Based Electronic Drawing Control System

Attia, Farouk G; Jorden, Chris A CMRT Department, University of Houston, Houston, Texas 77204-4083

Abstract:
...programmers and one systems developer. The system provides tools to sendgraphics and data in **real-time allowing**
the customer to view the desired product electronicallyThe EDCS comprises of electronic communication,
commercial... ...solutions throughthe use of the manufacturer's EDCS. The Internet is utilized to efficiently
communicate with **customer sites** around the world.

15/3,K/1 (Item 1 from file:2) **Links**

10047814

Title: Neural network metalearning for credit scoring

Author Kin Keung Lai; Lean Yu; Shouyang Wang; Ligang Zhou

Author Affiliation: Coll. of Bus. Adm., Hunan Univ., Changsha, China

Conference Title: Intelligent Computing. International Conference on Intelligent Computing ICIC 2006. Proceedings (Lecture Notes in Computer Science Vol.4113)   p. 403-8

Editor(s): Huang, D.-S.; Li, K.; Irwin, G.W.

Publisher: Springer-Verlag , Berlin, Germany

Publication Date: 2006 **Country of Publication:** Germany   xxvii+1331 pp.

ISBN: 3 540 37271 7   **Material Identity Number:** XX-2006-01203

Conference Title: Intelligent Computing. International Conference on Intelligent Computing ICIC 2006. Proceedings

Conference Date: 16-19 Aug. 2006   **Conference Location:** Kunming, China

Language: English

 Subfile: C

Abstract: In the field of **credit** risk **analysis**, the problem that we often encountered is to increase the model accuracy as possible using... ...models so as to improve the reliability, i.e., predict defaults accurately. For illustration, a **credit** card **application approval** experiment is performed.

Identifiers: ...**credit** risk **analysis**; ... ...**credit** card **application**

15/3,K/2 (Item 2 from file:2) <u>Links</u>

05754198   **INSPEC Abstract Number:** C9410-7120-012
Title: Introducing ES technology through-out commercial divisions of a group of Swiss Banks
Author Davila, J.M.

Author Affiliation: UNICIBLE Dev. Informatiques S.A., Lausanne, Switzerland

Book Title: Analysis of the operational experiences of artificial intelligence in banking p. 273-83
Editor(s): Nottola, C.; Rossignoli, C.
Publisher: Franco Angeli , Milan, Italy
Publication Date: 1994 **Country of Publication:** Italy   416 pp.
ISBN: 88 204 8648 2
Language: English
Subfile: C

Abstract: ...Swiss banks. Every aspect of credit operation and management is being connected to the KBdemand analysis; **credit granting** (or rejection) decision; **credit** renewal decision; guaranty value analysis; follow up and surveillance of credit portfolio; figuring out in ...

Identifiers: ...**credit granting;**

15/3,K/3 (Item 1 from file:35) <u>**Links**</u>
Dissertation Abs Online

Trade credit and small business financing

Author: Antov, Dimitar Stanimirov
Degree: Ph.D.

...firms that use trade credit. When I control for observable and unobservable firm characteristics, **I establish** that more trade **credit** is associated with higher levels of standard loans.

  In the second chapter, I analyze the... ...levels. While suppliers do not loan directly to their clients they provide financing in the**form** of trade **credit** which indirectly**allows** firms to meet their desired investment targets. Secondly I investigate how investment depends on th...

15/3,K/4 (Item 2 from file:35) **Links**
Dissertation Abs Online
02040416   ORDER NO: AADAA-I3147520
Gender and credit: An analysis of women's experience in the credit market

Author: Awoonor-Williams, Princess Josephine
Degree: Ph.D.
Year: 2004
Corporate Source/Institution: Howard University (0088)
Gender and credit: An analysis of women's experience in the credit market

   ...of women in the credit market and sought to determine if the disparities in their credit application outcomes are due to gender discrimination or inadequate objective applicant characteristics. The study sought to... ...of 6.65%. The empirical results confirmed the value of including the key underwriting variable, credt history, in any analysis of credit denial or approval rates. In both OLS and logistic regressions, and at the aggregate level, and within the...

15/3,K/5 (Item 3 from file:35) <u>Links</u>

01697240   ORDER NO: AAD99-26725
ESSAYS ON THE DEMAND FOR MONEY BY FIRMS

Author: BAKHACHE, SAID A.
Degree: PH.D.
Year: 1999
Corporate Source/Institution: UNIVERSITY OF MARYLAND COLLEGE PARK (0117)

...some desired level of liquidity. I show that endogenizing the liquidity in advance constraint by **allowing** trade **credit** to serve as another means of payment has critical theoretical implications. Ignoring trade credit in... ...incorrect theoretical predictions can obtain. The developed model ab provides a framework for analyzing the **demand** for trade **credit**. The ambiguous relationship between the rate of interest charged on trade credit and its use... ...results.

The second essay examines the empirical implications of accounting for the use of trade credit in the **analysis** of money demand by firms and the effect of financial innovation. I derive two testable...

15/3,K/6 (Item 4 from file:35) <u>Links</u>
Dissertation Abs Online
0992821   ORDER NO: AADDX-82241
THE CONSUMER AND FAIR EXCHANGE: A THEORETICAL APPRAISAL OF THE MALAWI HIRE-PURCHASE ACT

Author: CHILUMPHA, CASSIM H.
Degree: PH.D
Year: 1986
Corporate Source/Institution: UNIVERSITY OF HULL (UNITED KINGDOM) (5019)

...misdescribed by the supplier or he maycharge an excessive rate of interest for thecredit **allowance** made to the consumer or the supplier mayinsert into the credit agreement provisions which... ...agreements in Malawis the Hire-Purchase Act. This Act provides the basiccontent and **form** of a **credit** agreement and prohibits the supplier to insert certain clauses in the agreement and to engage... ...deals with the law relating to security agreements which may be made in respect ofcredit agreements. Chapter 6 **analyses** all the regulatory provisions of the Hire-PurchaseAct. Chapters seven and eight explore the...

941292 ORDER NO: AAD87-02934
A DISEQUILIBRIUM MODEL FOR SMALL OPEN DEVELOPING COUNTRIES: THE CASE OF PERU (STABILIZATION, POLICY)

...as permanent features of the economy.

In this context, a two-sector disequilibrium model that **allows** for unemployment, **credit** rationing, and trade under the assumption that the economy is a price taker in world....test of the above model provides support for the hypothesis that the labor market is **demand-determined** and that **credit** and import controls play an important role in the Peruvian economy. The policie suggested by...

15/3,K/8 (Item 6 from file:35) <u>Links</u>

762285   ORDER NO: AAD81-27167

AN ANALYSIS OF TRANSFER CREDITS ACCEPTED AND LENGTH OF TIME TAKEN TO COMPLETE BACHELOR'S DEGREES BY SELECTED TRANSFER BUSINESS MANAGEMENT STUDENTS

Author: ALTMAN, GENE
Degree: ED.D.

AN ANALYSIS OF TRANSFER CREDITS ACCEPTED AND LENGTH OF TIME TAKEN TO COMPLETE BACHELOR'S DEGREES BY SELECTED TRANSFER BUSINESS...

...colleges did not parallel senior college courses. Although most colleges had a policy of giving credit for various forms of non-traditional learning, few actually did.

Most transfer students did not complete the bachelor... ...year colleges. Colleges which actively recruit transfer and non-traditional students were more liberal in granting transfer credits. Small colleges, private colleges, and non-members of the AACSB were also more liberal in granting credits. Colleges that were highly selective in admissions were slightly less liberal in granting transfer credit than colleges with lower admission standards. Included in the dissertation are suggestions for transfer students...

15/3,K/9 (Item 1 from file:256) **Links**
TecInfoSource

00153484   **Document Type:** Review

Product Names: nFusion (229887)

Title: Credit and Collections Gain New Clout
Author: Greengard, Samuel
Source: Business Finance ,   v10 n6   p47(3) Jun 2004
ISSN: 1521-4818
Homepage: http://www.businessfinancemag.com

File Segment: Review
Record Type: Product Analysis
Revision Date: 20070300

...chargebacks and deductions. Today's credit and colletions managers are responsible for many tasks, including **credit application**, verification, and **approval** processing; **credit** limit management; fraud and identity theft mitigation; dispute resolution; document management, deduction and chargeback processing...
Descriptors: Accounts Receivable; Collections Management; **Credit Analysis**; CRM

15/3,K/10 (Item 1 from file:475) <u>Links</u>
Wall Street Journal Abs

01131022 **NYT Sequence Number: 013007790904**
(Westinghouse Credit Corp agrees to FTC order barring it from future violations of Federal equal credit laws as settlement against FTC charges that it violated those laws. FTC holds that some retail sellers of Westinghouse products took credit applications from customers and sent them to credit corp, noting marital status of customer. Asserts that credit co used that information in deciding whether to grant credit. Credit laws bar companies from using marital status to evaluate credit-worthiness (S).)
Wall Street Journal , Col. 3 , Pg. 2
Tuesday September 4 1979

...that it violated those laws. FTC holds that some retail sellers of Westinghouse products took credit applications from customers and sent them to credit corp, noting marital status of customer. Asserts that credit co used that information in deciding whether to grant credit. Credit laws bar companies from using marital status to evaluate credit-worthiness (S).)

15/3,K/11 (Item 1 from file:583) **Links**
Gale Group Globalbase(TM)
06105004
Malayan Credit forms property unit

SINGAPORE: PROPERTY SUBSIDIARY ESTABLISHED
Business Times (XBA)   25 Jan 1995   P.16
Language: ENGLISH
Malayan Credit forms property unit

Malayan Credit has established a 100% owned subsidiary in Singapore to undertake property development and investment. The new unit, called Malayan Credit (Serangoon) Pte Ltd, has an authorised share capital of S$ 100 mn. *

15/3,K/12 (Item 2 from file:583) <u>**Links**</u>
Gale Group Globalbase(TM)
04048307
New consumer credit legislation proposed

SWEDEN - NEW CONSUMER CREDIT ACT UNDER CONSIDERATION
SIP Newsletter (SIP)   14 December 1990   p2

...the proposal. Consumers would not be obliged to repay part of the debt if, before **granting credit**, the lender failed to make a **credit** rating to **ascertain** that the consumer could afford to borrow. **Credit application forms** in direct mail advertising would be forbidden.Interest would have to be stated as APR..

15/3,K/13 (Item 1 from file:139) **Links**
  Fulltext available through: <u>USPTO Full Text Retrieval Options</u>
EconLit

681744
Title: Disequilibrium in the UK Corporate Loan Market

Author: Atanasova, Christina V.; Wilson, Nicholas
Author Affiliation: U Leeds; U Leeds

Document Type: Journal Article
Abstract Indicator: Abstract

Abstract: ...small and medium size firms. The empirical specifcation is based on a disequilibrium model that allows for the possibility of transitory credit rationing. Sample firms are classifed endogenously into "borrowing constrained" and "borrowing unconstrained". The **analysis** of **credit** rationing takes into account not only firm specific variables, but also important macroeconomic factors such.....role as collateral in mitigating borrowing constraints; (ii) during periods of tight monetary conditions corporate demand for bank credit increases, whereas the supply of bank loans is reduced; (iii) to avoid bank credit ationing...

Title: The Demand for Retailer-Financed Instalment Credit: An Econometric Analysis
Author: Crook, Jonathan

Author Affiliation: U Edinburgh

Document Type: Journal Article
Abstract Indicator: Abstract
Title: The Demand for Retailer-Financed Instalment Credit: An Econometric Analysis

Abstract: ...increasing interest rates rather than by re-introducing terms controls. This paper presents estimates of demand functions for new credit extended by retailers which was financed by them and repaid by installments. Following earlier papers, a stock-adjusted model is presented that is extended to allow for credit rationing. The results suggest that the demand for such new credit extended is related negatively to terms control and positively to personal disposable income and expectations... ...with questionnaire evidence that consumers are unaware of the interest rate that they pay for credit. Elasticities of demand are presented.

19/3,K/1 (Item 1 from file:2) <u>**Links**</u>

Fulltext available through: <u>USPTO Full Text Retrieval Options</u>
INSPEC

09379015
Title: First Command Bank perks up loan process
Author Ramsaran, C.
Journal: Bank Systems + Technology   vol.41, no.5   p. 44
Publisher: CMP Media Inc ,
Publication Date: May 2004 **Country of Publication:** USA
CODEN: BSYTEE ISSN: 1045-9472
SICI: 1045-9472(200405)41:5L.44:FCBP;1-X
   Material Identity Number: N682-2004-006
Language: English
 Subfile: D

Abstract: ...Software's (North Richland Hills, Texas) Mark IV product, a client/server-based solution for **analyzing** consumer **credit applications**. Mark IV automates the entire decision process, tracking loan applications from the entry of the... ...and underwriting process, to the point of account setup and funding. It accesses third-party **credit** reports, **analyzes applications** against internal loan guidelines and applies a customized loan scorecard. Though the bank wanted a... ...Microsoft (Redmond, Wash.) Windows-based solution allows First Command to accept loan applications via its **Web site**, through an application that Cypress wrote for the bank. The implementation has been a success...
Identifiers: ...consumer **credit applications**; ... ...**Web site**;

Fulltext available through: <u>USPTO Full Text Retrieval Options</u>

INSPEC

08900191 **INSPEC Abstract Number:** A2004-09-9385-001

Title: Targeting climate forecasts for agricultural applications in sub-Saharan Africa: situating farmers in user-space

Author Amissah-Arthur, A.

Author Affiliation: Sch. of Theor. & Appl. Sci., Ramapo Coll. of NJ, Mahwah, NJ, USA

Abstract: ...and demand for climate forecasts vary according to the production systems and market forces that **determine credit, demand** and input availability and, thus, the usability of forecasts depend on the characteristics of the... ...demonstrated here could be adopted for other parts of the world for:(1) selecting survey sites to determine the benefits of climate forecasts using farmers participatory rapid rural appraisals and simulation ...

Identifiers: ...survey site selection...

? show files

[File 15] **ABI/Inform(R)** 1971-2007/Nov 02

[File 16] **Gale Group PROMT(R)** 1990-2007/Oct 31
*File 16: Because of updating irregularities, the banner and the update (UD=) may vary.

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Oct 29
*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.

[File 160] **Gale Group PROMT(R)** 1972-1989

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Oct 31

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Oct 26

[File 13] **BAMP** 2007/Oct W3

[File 75] **TGG Management Contents(R)** 86-2007/Oct W3

[File 95] **TEME-Technology & Management** 1989-2007/Oct W4

[File 9] **Business & Industry(R)** Jul/1994-2007/Oct 30

[File 20] **Dialog Global Reporter** 1997-2007/Nov 02

[File 476] **Financial Times Fulltext** 1982-2007/Nov 02

[File 610] **Business Wire** 1999-2007/Nov 02
*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.

[File 613] **PR Newswire** 1999-2007/Nov 02
*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.

[File 624] **McGraw-Hill Publications** 1985-2007/Nov 02

[File 634] **San Jose Mercury** Jun 1985-2007/Oct 25

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Oct 31

[File 810] **Business Wire** 1986-1999/Feb 28

[File 813] **PR Newswire** 1987-1999/Apr 30

[File 625] **American Banker Publications** 1981-2007/Oct 25

[File 268] **Banking Info Source** 1981-2007/Oct W2

[File 626] **Bond Buyer Full Text** 1981-2007/Oct 29

[File 267] **Finance & Banking Newsletters** 2007/Oct 29

[File 348] **EUROPEAN PATENTS** 1978-2007/ 200742
*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.

[File 349] **PCT FULLTEXT** 1979-2007/UB=20071011UT=20071004
*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.

```
; d s
Set      Items    Description
S1      127952    S CREDIT? ?(3N)(APPLICATION? ? OR FORM? ? OR DEMAND? ? OR INQUIR??? OR
PETITION? ? OR REQUISITION? ?)
S2      233465    S CREDIT? ?(3N) (IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR
ESTABLISH??? OR DISTINGUISH??? OR ANALYZ??? OR ANALYS???)
S3      315839    S CREDIT? ?(5N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW?
OR ENABL? OR APPROV? OR GRANT?)
S4        6856    S S3(7N)(VALUE? ? OR PARAMETER? ? OR CONDITION? ? OR MEASUREMENT? ? OR
CRITERIA)
S5      728547    S (SUBMITTING OR SUBMIT OR SEND OR SENDING OR TRANSFER OR TRANSFERRING OR
FORWARD OR FORWARDING OR PASS OR PASSING OR TRANSMIT OR TRANSMITTING OR COMMUNICATE OR
```

COMMUNICATING)(5N)(BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ? OR PROCURER? ? OR CUSTOMER? ?)

S6   397067   S (SPONTANEOUS?? OR INSTANTANEOUS?? OR (INCUR??? OCCU?)()IMMEDIATE?? OR ON()GOING OR SIMULTANEOUS? OR SAME()TIME OR REALTIME OR REAL()TIME OR CONCURRENT? OR DYNAMIC?)(3N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW? OR ENABL? OR APPROV? OR GRANT?)

S7   23208264   S (WEBSITE? OR WEB? OR SITE? OR WEB?()SITE? OR WEBPAGE? OR WEB()PAGE? OR WEB()SERVER? OR WEBSERVER?)

S8   3146   S AU=(BENNETT, J? OR BENNETT J? OR BENNETT(2N)J? OR WINSLADE, C? OR WINSLADE C? OR WINSLADE(2N)C?)

S9   15   S S8 AND S1:S3
S10   0   S S9 AND S6
S11   26225   S S7(7N)S6
S12   53   S S11(3N)S5
S13   0   S S12(7N)(S1:S4)
S14   11   S S12 AND CREDIT? ?
S15   1889   S S1(7N)S2
S16   148   S S15(7N)S3
S17   5   S S16(7N)S4
S18   1   S S16(3N)(S5:S7)
S19   70   S S16 AND (S5:S7)
S20   33   S S19 NOT PY>2000
S21   16   RD S20 (unique items)
S22   17   S S20 NOT S21
S23   3   IDPAT (sorted in duplicate/non-duplicate order)
S24   3   IDPAT (primary/non-duplicate records only)

? t s9/3,k/all

9/3,K/1 (Item 1 from file:15) **Links**
ABI/Inform(R)

02951652   866072741
Selecting a Lead Bank: U.S. and European Companies Differ

Bennett, Jay
Text:

...and in less need of certain financial services products than in years
past. This situation **allows** companies the freedom to
establish credit relationships with those banks that can best
serve their needs for critical M&A and...

Using Your Computer to Improve Cash Flow

Bennett, Jerome V.
Bennett, Jerome V.

Abstract:

...the DP staff. The accounts receivable program consists basically of 3
modules. The first module **establishes** customer **credit**
qualification information on the master file concerning: 1. individual
order credit limits, 2. cumulative credit...

Bankers appeal comptroller's ruling on credit union customers.
Bennett, Jane
Tampa Bay Business Journal , p 6
Sept 5 , 1997
Language: English   **Record Type:** Abstract
Document Type: Magazine/Journal ; Trade
Bennett, Jane

Abstract:

...Court of Appeals in Tallahassee, FL, stems from a US Supreme Court
injunction not to allow credit unions from accepting
non-related muliple groups, according to a company spokesperson John
Milstead. The...

9/3,K/4 (Item 2 from file 16) **Links**
Gale Group PROMT(R)

05127811   **Supplier Number:** 47828224

Bankers covet credit union deposit growth.
Bennett, Jane
Jacksonville Business Journal , p 3
July 11 , 1997
Language: English   **Record Type:** Abstract
Document Type: Magazine/Journal ; Trade
Bennett, Jane

Abstract:

...two banks. Currently, banks are awaiting a decision by the Supreme Court
on who is **allowed** to be a **credit** union customer. The US Court
of Appeals had ruled that credit unions may only take...

9/3,K/5 (Item 1 from file 148) <u>**Links**</u>
Gale Group Trade & Industry DB

0018490051   **Supplier Number: 134301012 (USE FORMAT 7 OR 9 FOR FULL TEXT)**
Selecting a lead bank: U.S. and European companies differ.

Bennett, Jay
Financial Executive ,21 , 6 , 63(2)
July-August , 2005
ISSN: 0895-4186
Language: English
Record Type: Fulltext
Word Count: 1585   **Line Count:** 00138
Bennett, Jay

...and in less need of certain financial services products than in years
past. This situation **allows** companies the freedom to
establish credit relationships with those banks that can best
serve their needs for critical M & A and...

9/3,K/6 (Item 2 from file 148) <u>Links</u>
Gale Group Trade & Industry DB

01763386   **Supplier Number:** 02702339 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Underground government.

Bennett, James T.; DiLorenzo, Thomas J.
Inc. , v5 , p14(2)
April , 1983
ISSN: 0162-8968
Language: ENGLISH
Record Type: FULLTEXT
Word Count: 1292   **Line Count:** 00105
Bennett, James T...

...less-favored borrowers. They are crowded out of the credit markets, as
loan guarantees increase **credit demand** while reducing the
credit supply to nonguaranteed borrowers.
     In 1980, for example, when a 20% prime rate and a...

9/3,K/8 (Item 1 from file 13) <u>Links</u>
BAMP

00554654 23977561   1153001 **(Use Format 7 Or 9 For Fulltext)**
Credit the card for sales increase
(**Credit cards can help a franchisee "up sell" products or services; franchisees who decide to take credit cards must undergo an application process themselves**)

Article Author: Bennett, Julie
Franchise Times , v 3 , n 7 , p 18
August 1997
Document Type: Journal **ISSN:** 1087-9471 (United States)
Language: English **Record Type:** Fulltext; Abstract
Word Count: 720 **(Use Format 7 Or 9 For Fulltext)**

(Credit cards can help a franchisee "up sell" products or services; franchisees who decide to take **credit** cards must undergo an application process themselves
Article Author: Bennett, Julie

Abstract:
...for individual franchisees takes about two weeks, and 97% to 98% of all applicants obtain approval. Creditworthy franchisees can rent credit card processing equipment from credit card companies, with choices ranging from the "knuckle-buster" imprinter...

Text:

...card processing company in Riverwoods, Ill., says Brian Campbell,
national manager for franchise development.

Customer **demand** for **credit** cards has increased as card
companies offer incentive plans, he says, such as frequent-flier miles,
cash-back bonuses or automatic contributions to favorite charities.

Franchisees who **decide** to take **credit** cards must themselves
undergo an application process. Cardservice's application for individual
franchisees takes about...

...with telephone lines. Other, high-tech terminals connect with cell
phones.

Once a customer's **credit** card transaction is **approved**, the
money is deposited in two or three days into the franchisee's bank account
. . .

...an appointment whether payment will be by credit card. If the answer is
yes, preliminary **approval** from the **credit** card company is
obtained before the job begins.
ANNUAL FRANCHISEE SURVEY
Credit card use

9/3,K/13 (Item 4 from file:20) **Links**
Dialog Global Reporter
(c) 2007 Dialog. All rights reserved.
20508026 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Young Adults Live Large, Sink Deep into Debt

Jeff Bennett
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DETROIT FREE PRESS - MICHIGAN)
December 28, 2001
Journal Code: KDFP   **Language:** English   **Record Type:** FULLTEXT
Word Count: 1018
(USE FORMAT 7 OR 9 FOR FULLTEXT)
Jeff Bennett


```
...who was too embarrassed to have his whole name in the paper, said he
received credit card applications on campus and in the mail
and filled them out.
        With two Visa cards, a...
```

00822214
SPATIALIZED AUDIO SYSTEM FOR USE IN A GEOGRAPHICAL ENVIRONMENT
SYSTEME AUDIO A COMPOSANTE SPATIALE DESTINE A ETRE UTILISE DANS UN ENVIRONNEMENT
GEOGRAPHIQUE

Patent Applicant/Patent Assignee:

- **LAKE TECHNOLOGY LIMITED**; Suite 502, Level 5, 51-55 Mountain Street, Ultimo, New South Wales
  2007
  AU; AU(Residence); AU(Nationality)
  (For all designated states except: US)

- **LAYTON Leonard Charles**; Suite 502, Level 5, 51-55 Mountain Street, Ultimo, New South Wales 2007
  AU; AU(Residence); AU(Nationality)
  (Designated only for: US)

- **MCGRATH David Stanley**; Suite 502, Level 5, 51-55 Mountain Street, Ultimo, New South Wales 2007
  AU; AU(Residence); AU(Nationality)
  (Designated only for: US)

- **HELYER Nigel Lloyd William**; Suite 502, Level 5, 51-55 Mountain Street, Ultimo, New South Wales 2007
  AU; AU(Residence); AU(Nationality)
  (Designated only for: US)

- **BENNETT Stephen James**; Suite 502, Level 5, 51-55 Mountain Street, Ultimo, New South Wales 2007
  AU; AU(Residence); GB(Nationality)
  (Designated only for: US)

- **CARTWRIGHT Richard James**; Suite 502, Level 5, 51-55 Mountain Street, Ultimo, New South Wales 2007
  AU; AU(Residence); AU(Nationality)
  (Designated only for: US)

- **DRANE Geoffrey Alexander**; Suite 502, Level 5, 51-55 Mountain Street, Ultimo, New South Wales 2007
  AU; AU(Residence); AU(Nationality)
  (Designated only for: US)

- **...Designated only for: US)**;
  ; ;

- **BENNETT Stephen James**;
  ; ;

Patent Applicant/Inventor:

- **LAYTON Leonard Charles**
  Suite 502, Level 5, 51-55 Mountain Street, Ultimo, New South Wales 2007; AU; AU(Residence);
  AU(Nationality); (Designated only for: US)

Detailed Description:

...taxi companies or the like to order services giving the users URL (and destination and credit card number) which will **allow** the service provider to locate the user in physical space.

Depending on the environment and...

? t /3,k/all

14/3,K/1 (Item 1 from file:15) **Links**
ABI/Inform(R)

02584937   333995641

Looking to offset losses

Smith, Mark
Word Count: 2402
Text:

...plate production and are on a digital path that will undergo continuous
change. From the **customer** side, **Web-enabled**
transfer of **real-time** data will quickly become a
significant need.

Investments in material handling and ways of packing...an important caveat,
however. Its effect would be to give the USPS retirement fund payment
credits that should push back the need for any postage rate
increases until at least 2006...

14/3,K/2 (Item 1 from file: 16) <u>Links</u>
Gale Group PROMT(R)

04790334   **Supplier Number: 47050155 (USE FORMAT 7 FOR FULLTEXT)**

Internet Access: Seven Industry Leaders Support InfoGear Technology Platform for Consumer Internet and Web Access
EDGE, on & about AT&T , p N/A
Jan 20 , 1997
Language: English   **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 1705

```
...chips-to-content" architecture.
     Semiconductors InfoGear's ClientGear is founded upon processor sets
and a real-time operating kernel, enabling
consumers to browse the Web and send and receive
e-mail. ClientGear is integrated with processor sets from National
Semiconductor, a leading...

...Payment Systems With secure payment systems from VeriFone, consumers
will be able to use a credit, ATM or smart card to swipe through an
InfoGear device running ClientGear. The InfoGear-VeriFone...
```

PCT FULLTEXT
00881931
DISTRIBUTED MULTIMEDIA SOFTWARE-BASED CALL CENTER
CENTRE D'APPELS PILOTE PAR UN LOGICIEL MULTIMEDIA REPARTI

Patent Applicant/Patent Assignee:

- **TELEPHONY@WORK INC**; 4225 Executive Square, Suite 600, La Jolla, CA 92037
  US; US(Residence); US(Nationality)
  (For all designated states except: US)

- **EZERZER Ran**; 9293 Regents Road, Apt C307, La Jolla, CA 92037
  US; US(Residence); CA(Nationality)
  (Designated only for: US)

- **JARQUIN Robert Armando Portillo**; 3925 Nobel Drive, Apt. 3309, San Diego, CA 92122
  US; US(Residence); CA(Nationality)
  (Designated only for: US)

- **ALJANE Ali**; Apt. 3309, 7699 Palmilla Drive, San Diego, CA 92122
  US; US(Residence); CA(Nationality)
  (Designated only for: US)

- **BORODOW Eli Ben**; 9263 Regents Road #B407, La Jolla, CA 92037
  US; US(Residence); CA(Nationality)
  (Designated only for: US)

- **HOLLY Gerald Augustin Jr**; 3950 Mahalia Avenue, Unit D23, San Diego, CA 92122
  US; US(Residence); US(Nationality)
  (Designated only for: US)

- **MARGUILES Edwin Kenneth**; Suite 2-260, 9811 West Charleston Blvd., Las Vegas, NV 89117
  US; US(Residence); US(Nationality)
  (Designated only for: US)

Patent Applicant/Inventor:

- **EZERZER Ran**
  9293 Regents Road, Apt C307, La Jolla, CA 92037; US; US(Residence); CA(Nationality); (Designated only for: US)

- **JARQUIN Robert Armando Portillo**
  3925 Nobel Drive, Apt. 3309, San Diego, CA 92122; US; US(Residence); CA(Nationality); (Designated only for: US)

- **ALJANE Ali**
  Apt. 3309, 7699 PalmillaDrive, San Diego, CA 92122; US; US(Residence); CA(Nationality); (Designated only for: US)

- **BORODOW Eli Ben**
  9263 Regents Road #B407, La Jolla, CA 92037; US; US(Residence); CA(Nationality); (Designated only for: US)

- **HOLLY Gerald Augustin Jr**
  3950 Mahalia Avenue, Unit D23, San Diego,CA 92122; US; US(Residence); US(Nationality); (Designated only for: US)
- **MARGUILES Edwin Kenneth**
  Suite 2-260, 9811 West Charleston Blvd., Las Vegas, NV 89117; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **UBELL Franklin D(et al)(agent)**
  Brobeck, Phleger & Harrison, 12390 El Camino Real, San Diego, CA 92130; US;

	Country	Number	Kind	Date
Patent	WO	200215030	A1	20020221
Application	WO	2001US25582		20010814
Priorities	US	2000638274		20000814

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language:English
Filing Language: English
Fulltext word count: 14384

Detailed Description:

...are busiest in the early evening, the time telemarketers believe to be most propitious for **credit** card applications and longdistance telephone service selection. In contrast, callcenters for business-related services...

Claims:

...a web servlet associated with the first company to enable the first company agents to **communicate** with **web**-based **customers**, wherein the network managerallows **dynamic real time** adding, removing, or modifying the endpoint devices. 1 5 7The e-contact system of...

PCT FULLTEXT

00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Patent Assignee:

• **ACCENTURE LLP**; 1661 Page Mill Road, Palo Alto, CA 94304
  US; US(Residence); US(Nationality)

Legal Representative:

• **HICKMAN Paul L(agent)**
  Oppenheimer Wolff & Donnelly,LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024; US;

	Country	Number	Kind	Date
Patent	WO	200139030	A2	20010531
Application	WO	2000US32324		20001122
Priorities	US	99444775		19991122
	US	99447621		19991122

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language:English
Filing Language: English
Fulltext word count: 171499

Detailed Description:

...of service violations, performance trends, usage trends, problem trends, maintenance activity, maintenance progress, and/or **credit** violations. Next, in step 2002, qualitymanagement network data is
determined and, in step 2004... ...met. The aim is to correctlyrate usage and to correctly apply discounts, promotions and **credits**.

Figure 24 is a flowchart illustrating Rating and Discounting Process in accordance with a preferredevent and uses it to identify the customer. The notification event is also used to**redit** the customer if they experience a non-impacting event that breaches the customer's contract ... ...events generated during the media transferFor example, events representing SLA violations are used to**credit** customers. As discussed above with reference to Figures 21, 23, and 25, the Problem Handling...a party who gets billed for the call, such as the cding location or a**credit** card call. If the data entry requires morethan twenty-two (22) digitS5 the switch..user could enter a pre-arranged billing number or the ability to billto a **credit** card or telephone number. If billing to a telphone number, the system treats the call...the availabilityof online help. For example, the user can be prompted to enter a**credit** card number to which on-line help charges can be charged; he or she can..for which the class labels are unknown.

As an example, consider the case where a **credit** card company which has alarge database on its card holders and wants to develop a profile for each customer css that will be used for accepting or rejecting future**credit** applicants. Assuming that the card holders have been divided into two classes, good and bad customers, based on their**credit** history. The problem can be solved using clsification. First, a training set consisting of customer... ...ach class, i.e., good and bad, which then can be used to process future**credit** card applicants. Similar applications of classifiation are also found in other fields such as target...modules and data(.g. in the form of a method) might specify that sufficient **credit** from an authorized source must be confirmed as available. It might further require certain one or more load modules execute as processes at an appropriate time to ensure that such **credit** will be used in order to pay for user use of the content. A certain...located, in the prefaed embodiment, in one or more permissions records) stipulating the "withdrawal" of**credit** or electronic currency (such as tokens) from an electronic account (for example, anaccount securely... ...based upon usage of WAF controlled electronic content and/or
appliances (such as governments, financia**credit** providers, and users).

WAF allows the needs of electronic ommerce participants to be served and...which is in turn coupled to standard application servers (back-end subsystems), e.g, a **credit** server or a
member server forcollecting demographic information on customers. These
servers contain the business rules defined by the sellerę.g., what **credit** cards are accepted and what customer information is tracked during each saleSome
155
of these servers are connected to external, third-party servicesę.g., the **credit** server to an external**credit** card processing network or the member server to an external demographics processing moduleThe actual... ...an infrared touch screen using prompts. Transactions may be completed through the use of a**redit** card reader and a PIN number entering means.

In one example of a related system...goods and for accepting orders and payments therefor for travel related services by currency or**credit** card. The 2 5 self-service terminals include a processor, printer, dispenser, data sources including... ...cannot deposit and withdraw moneyas needed in this type of system.

Current EFT systems, **credit** cards, or debit cards, which are used in conjunction with an on-line system tothat information to interception by third parties. Such institutions include, for examplfinancial institutions offering**credit** or debit card services.

14/3K/11 (Item 4 from file:349) __Links__
PCT FULLTEXT

00806382
METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE
PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE

Patent Applicant/Patent Assignee:

- **ACCENTURE LLP**; 1661 Page Mill Road, Palo Alto, CA 94304
  US; US(Residence); US(Nationality)

Legal Representative:

- **HICKMAN Paul L(et al)(agent)**
  Oppenheimer Wolff & DonnellyLLP, 1400 Page Mill Road, Palo Ab, CA 94304; US;

	Country	Number	Kind	Date
Patent	WO	200139028	A2	20010531
Application	WO	2000US32308		20001122
Priorities	US	99444773		19991122
	US	99444798		19991122

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language:English
Filing Language: English
Fulltext word count: 170977

Detailed Description:

...of service violations, performance trends, usage trends, problem trends, maintenance activity, maintenance progress, and/or **credit** violations. Next, in step 2002, qualitymanagement network data is
determined and, in step 2004... ..met. The aim is to correctlyrate usage and to correctly apply discounts, promotions and **credits**.

Figure 24 is a flowchart illustrating Rating and Discounting Process in accordance with a preferred....event and uses it to identify the customer. The notification event is also used to **credit** the customer if they experience a non-impacting event that breaches the customer's contract...events generated during the media transfer. For example**events** representing SLA violations are used to **credit** customers. As discussed above with reference to Figures 21, 23, and 25, the Problem Handling..a party who gets billed for the call, such as the calling location or a **credit** card call. If the data entry requires morethan twenty-two (22) digits, the switch..user could enter a pre-arranged billing number or the ability to bill to a **credit** card or telephone number. If billing to a telephone number, the system treats the call...the availabilityof online help. For example, the user can be prompted to enter a **credit** card number to which on-line help charges can be charged; he or she can..for which the class labels are unknown.

As an example, consider the case where a **credit** card company which has alarge database on its card holders and wants to develop a profile for each customer class that will be used for accepting or rejecting future **credit** applicants. Assuming that the card holders have been divided into two classes, good and bad customers, based on theircredit history. ...each class, i.e., good and bad, which then can be used to process future **credit** card applicants. Similar applications of classification arealso found in other fields such as target...modules and data (e.g. in the form of a method) might specify that sufficient **credit** from an authorized source must be confirmed as available.It might further require certain one or more load modules execute as processes at an appropriate time to ensure that such **credit** will be used in order to pay for user use of the content. A certain.located, in the preferred embodiment, in one or more permissions records) stipulating the "withdrawal" of **credit** or electronic currency (such as tokens) from an electronic account (for example, an account securely... subsystem) based upon usage of WAF controlled electronic content andlor appliances (such as governments, financial **credit** providers, and users).

WAF allows the needs of electronic ommerce participants to be served and...which is in turn coupled to standard application servers (back-end subsystems), e.g, a **credit** server or a
member server for collecting demographic information on customers. These
servers contain the business rules defined by the sellere.g., what **credit** cards are accepted and what customer
information is tracked during each saleSome
156
of these servers are connected to external, third-party servicese.g., the **credit** server to an external **credit** card processing network or the member server to an external demographics processing moduleThe actual...an infrared touch screen using prompts. Transactions may be completed through the use of a **credit** card reader and a PIN number entering means.

In one example of 2 related system... ...goods and for accepting orders and payments therefor for travel related services by currency or **credit** card. The self-service terminalsinclude a processor, printer, dispenser, data sources including a mass ...cannot deposit and withdraw money as neededin this type of system.

Current EFT systems, **credit** cards, or debit cards, which are used in conjunctioln with an on-line systemto... ...that information to interception by third parties. Such institutions include, for examplefinancial institutions offering **credit**

? t /3,k/all

17/3,K/1 (Item 1 from file:15) **Links**
Computer Interface Means Accurate, Fast Reporting

Mularz, Stanley L.

Abstract:

...000 applicants each month for bank and private label credit cards
offered through Chase. Each **credit application** is reviewed
according to **criteria established** by the **credit**
department, **approved** if it meets the proper **parameters,**
declined if it meets another set of parameters and passed on to a credit
analyst...

17/3,K/2 (Item 1 from file:20) <u>**Links**</u>
Dialog Global Reporter

17336056 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
DataIntel Launches ``Decision Now''; Advanced Technology Leveraged to Bring Affordable Instant Credit Decisions to Credit Unions and Community Banks

BUSINESS WIRE
June 20, 2001
Journal Code: WBWE   **Language:** English   **Record Type:** FULLTEXT
Word Count: 365
(USE FORMAT 7 OR 9 FOR FULLTEXT)


```
...a presentation entitled, Indirect Lending: Secrets to a Successful
Program.
      Decision Now is a leading credit decision engine which
analyzes loan application data together with credit
bureau information to establish a credit risk grade, then
applies credit policy rules and parameters, enabling a
credit application to be completely processed in a matter of
seconds. The platform can be used...
```

17/3,K/3 (Item 1 from file:610) <u>Links</u>
Business Wire
00541824   20010620171B2268 **(USE FORMAT 7 FOR FULLTEXT)**
DataIntel Launches ``Decision Now''; Advanced Technology Leveraged to Bring Affordable Instant Credit Decisions to Credit Unions and Community Banks

Business Wire
Wednesday , June 20, 2001   12:01 EDT
Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 361

```
...a presentation entitled, Indirect Lending:
Secrets to a Successful Program.

Decision Now is a leading credit decision engine which
analyzes loan
application data together with credit bureau information to
establish a credit
risk grade, then applies credit policy rules and parameters,
enabling a credit
application to be completely processed in a matter of seconds. The platform
can be used...
```

17/3,K/4 (Item 1 from file:625) **Links**
American Banker Publications

0006668
Users of Credit Scoring Face Tough Rules on Notification

American Banker - May 21, 1982, Friday ; Pg. 1
Word Count: 1,182

Byline:
By LINDA W. McCORMICK

Text:

...factors, rather than credit scoring, although lenders use a combination
of credit scoring and judgmental criteria in deciding whether.
to grant credit.
Used in Card Applications
   Banks are most likely to use credit scoring when they review
applications for credit cards...

PCT FULLTEXT
01329846
CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE D'INTERFACES COHERENT DERIVE D'UN MODELE D'OBJETS COMMERCIAUX

Patent Applicant/Inventor:

- **SEUBERT Michael**
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```
t /3,k/all
```
18/3,K/1 (Item 1 from file:810) **Links**
Business Wire

0799738 BW1486

INFINIUM SOFTWARE : Infinium Software Introduces New e-business Application Extensions Built With Domino on AS/400

January 26, 1998

Byline: Business Editors

```
...are
automatically alerted when a customer exceeds a credit limit during a
sales order entry.  Simultaneously, a credit approval
form is routed
to a credit analyst
 who retains or removes the "credit hold"  status,
and once it is removed, salespeople and...
```

? t /3,k/all

21/3,K/1 (Item 1 from file:15) **Links**
ABI/Inform(R)

02092467   63689272
Mainstreaming microfinance of housing

Ferguson, Bruce; Haider, Elinor
Housing Finance International   v15n1 pp: 3-17
Sep 2000
Journal Code: HFNT
Word Count: 10231
Text:

...institutions that work with lowincome housing borrowers keep a
specialized architect on staff to make **site** visits and review
construction plans. BancoSol in Bolivia will use this second model with its
...savings. Because the most costly transaction when dealing with the
microenterprise sector is the initial **application** and **credit**
analysis, El Sauce will effectively **allow** Calpia to pursue
future business with borrowers whose reliability has been established.
Advantages for FUNDASAL...

...essential community facilities. Some squatters end up siting their
settlements on physically or environmentally hazardous **sites**-on
hills subjects to mudslides, over aquifers or along canals that provide the
city water...

21/3,K/2 (Item 2 from file:15) <u>**Links**</u>
ABI/Inform(R)

02016355   52949136
Credit software helps customer relations

Anonymous
Credit Control   v20n8 pp: 28-29
1999
ISSN: 0143-5329 **Journal Code:** CRT
Word Count: 382

Abstract:

JBA has launched a new back office **application**, JBA **Credit**
Diary to **enable Credit** Control Departments to **identify**
, analyse and solve problems before they impact upon customer relations..
The JBA system monitors customer...

Text:

JBA has launched a new back office **application**, JBA **Credit**
Diary to **enable Credit** Control Departments to **identify**
, analyse and solve problems before they impact upon customer relations.

Customer service requires every aspect...

...them having insufficient credit. Flagging situations such as these gives
the user the chance to **communicate** this information to their
customers, ensuring that they then have the opportunity to adjust
their credit levels accordingly.

Although cash...

21/3,K/3 (Item 3 from file:15) <u>Links</u>
ABI/Inform(R)

01320871   99-70267
A fresh face for factoring

Essig, Barry J
Secured Lender   v52n6 pp: 28-30+
Nov/Dec 1996
ISSN: 0888-255X **Journal Code:** SCL
Word Count: 1610
Text:

...a factor include: Credit department. Perhaps the most obvious
opportunity is in the area of **credit** investigation and
approval. A factor can process **credit applications**,
verify information and **establish credit** lines. What's more,
factors perform this process more thoroughly and with greater objectivity
than...

...allows a company to eliminate a substantial portion of its accounts
receivable function.

Collections. Factors **send** reminder notices and make other
customer contact as necessary to facilitate collections. The factor
absorbs the related costs of phone calls...

21/3,K/4 (Item 4 from file: 15) **Links**
ABI/Inform(R)

01083876   97-33270
Risk management in trade with Central European countries

Lo, Henry Y
Management International Review v35n1 (SpecialIssue) pp: 123-132
1995
ISSN: 0025-181X **Journal Code:** MIR
Word Count: 3609
Text:

...frustration are minimized and investors can expect to reap immediate
gains. Besides, exports from production **sites** might obtain
preferential treatment, depending on the host country's relations with the
countries targeted...from the Taiwan exporters still remains within the
organisation but under control. The head office **determines** the level
of **credit** that subsidiaries need. **Demands** for any further
credit are subject to head office **approval**.

Small trading companies cannot afford to bear the risk themselves and
therefore sell goods outright...

Ohio's economic development strategy

Rayball, James
Text:

...s Director of Development, administers the Job Creation Tax Credit
program. The Authority receives all **applications** for the tax
credit, determines eligibility and **approves** terms for
all tax **credits granted.** The rebates or **credits** come
from Ohio's general revenue fund for up to 10 years, based on the...project
is financially viable.

6. The project must not have already started at the Ohio **site** or
have been publicly announced to be undertaken at the **site** prior to
approval by the Tax Credit Authority.

7. The company must demonstrate that a...

...portion of the sales or services are generated outside Ohio.

8. In general, the project **site** cannot be a relocation from one
community in Ohio to another.

9. The local community...
...credit is a "major factor" in its decision to expand or locate at the
Ohio **site,** as required by Section 122.17(C)(3) of the ORC.

11. The company must agree to maintain operations at the project
site for at least twice the term of the tax credit (up to 20 years),
as...

...prior to submitting an application. An ODOD official will also want to
visit the project **site.**

2. After the consultation, the state business representative or Governor's
regional economic development representative...

Landing the Right Loan System Loan Automation Buyer's Guide

Stetenfeld, Beth
Text:

...processor (then Citicorp, now FiServ) was looking for a credit union to be a test site for linking its software to MutuaLink. VSFCU took the company up on its offer and...manager

FLAGSHIP Batch is a complete, distributed processing system for credit unions utilizing an on-site microcomputer that collects data and transmits it to a mainframe for further processing. It features...to accept or decline accounts. It retrieves and interprets credit bureau reports and automatically scores **applications. It allows for**
credit analyst review at strategic decision points. The
scoring rules and parameters may be revised as necessary...turn-key system, on-line with Summit Information Systems' Data Center or as an on-site facilities management program. Price: available on request.

* SYMITAR SYSTEMS INC.

5151 Murphy Canyon Road San...

...files to be specific to a workstation. Price: $695 to $2,795 for a single **site;** $100 to $350 for additional PC **sites** and network workstations.

The ARM Adjustment Auditor utilizes ARM index histories to construct "should have...

...Auditor also stores files for instituting on-going independent verification. Price: $695 for one PC **site.** A 30-percent discount applies to the purchase of additional computer **sites.**

The above programs run on an IBM PC or compatible and a Hewlett-Packard LaserJet...

...the systems include cash management, financial analysis, leasing
options, insurance underwriting, insurance claims processing and
credit granting. For financial institutions, there are
commercial loan analyzers, credit approval system,
commercial account rating systems, credit application
systems, processing of administrative documents and automated teller
control. For security, financial markets, some high...details for meeting
these goals.

IMPLEMENTATION TECHNIQUES AND TOOLS SELECTION

APPLICATION CHARACTERISTICS

Interviews and on-site observation were performed in order to
investigate how the bank will process a personal loan...

...as well as problems to be solved within the domain objectively. In
addition, the on-site observation is useful in the determination of
target operation environment.

PROJECT CHARACTERISTICS

Since this is...

21/3,K/8 (Item 1 from file:16) <u>**Links**</u>
Gale Group PROMT(R)

07190396   **Supplier Number:** 61396443 **(USE FORMAT 7 FOR FULLTEXT)**

Dun & Bradstreet Introduces a Powerful Credit Scoring Solution Delivered in Real-time Via Intranet.
Business Wire , p 1292
April 10 , 2000
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 779

...the global leader in providing business information, today announced
D&B Credit Express(TM), a Web-based information solution that
combines credit scoring and credit limit analysis to quickly and
efficiently...

...to credit limits,
        while embedding a credit strategy within the overall company workflow
        "D&B Credit Express enables multiple credit
analysts or sales representatives to quickly process credit
applications, while still maintaining consistent policies and
rules," said Frank Oswald, assistant vice president, D&B...

...in the scoring and analytical decision processes. D&B Credit Express
requires a Windows NT Web server working with a SQL database
server.
        About Dun & Bradstreet
        Dun & Bradstreet, a company of The...

...D&B press releases are available on the Internet via the Dun &
Bradstreet World Wide Web home page (www.dnb.com).

21/3,K/9 (Item 2 from file: 16) <u>**Links**</u>
Gale Group PROMT(R)

06743851   **Supplier Number:** 56638651 **(USE FORMAT 7 FOR FULLTEXT)**

JBA Ensures Credit Is Only Given Where It's Due; Credit Diary Offers CRM Benefits From the Back Office.
PR Newswire , p 3924
Oct 20 , 1999
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 728
(USE FORMAT 7 FOR FULLTEXT)

Text:

...market businesses attain new levels of customer service with the
launch of its back office application, JBA **Credit** Diary. The
software will **enable credit** control departments to
identify, analyze and solve problems before they impact upon
customer relations.

...them having insufficient credit. Flagging situations such as these gives
the user the chance to **communicate** this information to their
customers, ensuring that they then have the opportunity to adjust
their credit levels accordingly.
          Although cash...

...customers in 53 countries. JBA product and service information is
available on the World Wide **Web** at http://www.jbaworld.com.
      About Geac
      Geac is a provider of mission critical software...

...than 60 countries worldwide. Geac product and service information is
available on the World Wide **Web** at http://www.geac.com, or through
e-mail at info@geac.com . Geac is...

21/3,K/10 (Item 3 from file: 16) <u>**Links**</u>
Gale Group PROMT(R)
(c) 2007 The Gale Group. All rights reserved.
06596200   **Supplier Number:** 55584544 **(USE FORMAT 7 FOR FULLTEXT)**

Industry Briefs.
Defense Daily , v 14 , n 16 , p NA
August 25 , 1999
Language: English   **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 714

...and Bank One names and on behalf of more then 2,200 marketing partners.
(David **Webster**, First USA, 302/985-7160.)
        Fraud Shield Protects The Front End.
        Orange, Calif.-based credit...

...rolled out its new Fraud Shield product this summer. Fraud Shield is
designed to help **credit grantors identify** fraudulent
applications. The product provides a series of warning indicators
that aim to prevent fraud losses before...

...interest rates, down payments and collateral. (Christine Hill, Trans
Union, 312/466-7839.)
        Naviant Launches **Web** Targeting Business.
        Newtown Square, Pa.-based Naviant Technology Solutions, a customer
relationship management consulting and...

21/3,K/11 (Item 1 from file: 148) <u>**Links**</u>
Gale Group Trade & Industry DB
08132577   **Supplier Number:** 17415957 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Risk management in trade with Central European countries.(Euro-Asian Management and Business I - Cross-border Issues)(Section 3: Cross-border Trade Flows and Risk Management)

Lo, Henry Y.
Management International Review , v35 , nSPEIS , p123(10)
Annual , 1995
ISSN: 0025-181X
Language: English
Record Type: Fulltext; Abstract
Word Count: 3814   **Line Count:** 00309

...frustration are minimized and investors can expect to reap immediate
gains. Besides, exports from production **sites** might obtain
preferential treatment, depending on the host country's relations with the
countries targeted...from the Taiwan exporters still remains within the
organisation but under control. The head office **determines** the level
of **credit** that subsidiaries need. **Demands** for any further
credit are subject to head office **approval**.
     Small trading companies cannot afford to bear the risk themselves and
therefore sell goods outright...

07998685   **Supplier Number:** 16777635 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Ohio's economic development strategy: jobs and taxes in a global economy. (includes related article)(Cover Story)

Rayball, James
Ohio CPA Journal , v54 , n1 ,p10(5) .
Feb , 1995
Document Type: Cover Story
ISSN: 0749-8284
Language: English
Record Type: Fulltext; Abstract
Word Count: 2591   **Line Count:** 00217

...s Director of Development, administers the Job Creation Tax Credit
program. The Authority receives all applications for the tax
credit, determines eligibility and approves terms for
all tax credits granted. The rebates or credits come
from Ohio's general revenue fund for up to 10 years, based on the...project
is financially viable.
     6. The project must not have already started at the Ohio site
or have been publicly announced to be undertaken at the site prior
to approval by the Tax Credit Authority.
     7. The company must demonstrate that a...

...portion of the sales or services are generated outside Ohio.
     8. In general, the project site cannot be a relocation from one
community in Ohio to another.
     9. The local community...

...credit is a "major factor" in its decision to expand or locate at the
Ohio site, as required by Section 122.17(C)(3) of the ORC.
     11. The company must agree to maintain operations at the project
site for at least twice the term of the tax credit (up to 20 years),
as...

...prior to submitting an application. An ODOD official will also want to
visit the project site.
     2. After the consultation, the state business representative or
Governor's regional economic development representative...

06223101   **Supplier Number:** 14343252 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Choosing the correct expert system development method for financial decision-making. (Tutorial)

Yiu, Kenneth L.K.; Kong, Andy W.K.

...the systems include cash management, financial analysis, leasing
options, insurance underwriting, insurance claims processing and
credit granting. For financial institutions, there are
commercial loan analyzers, credit approval system,
commercial account rating systems, credit application
systems, processing of administrative documents and automated teller
control. For security, financial markets, some high...details for meeting
these goals.
    Implementation Techniques and Tools Selection
    Application Characteristics
    Interviews and on-site observation were performed in order to
investigate how the bank will process a personal loan...

...as well as problems to be solved within the domain objectively. In
addition, the on-site observation is useful in the determination of
target operation environment.
    Project Characteristics
    Since this is...

21/3,K/14 (Item 1 from file:610) <u>Links</u>
Business Wire

00061711 19990617168B0247 **(USE FORMAT 7 FOR FULLTEXT)**
Neural Technologies Launches Decider Advanced Credit Risk Scoring Solution Into US Financial Market

Text:

```
...leading provider of advanced modeling solutions,
is launching into the US financial market with its Decider range of
credit scoring and application fraud detecting tools. Decider
allows
banks, mortgage lenders, credit card companies, insurers and other
financial institutions to easily and rapidly build and analyze
accurate
credit application scorecards. The technology enables
the development
of an unlimited number of new scorecards toaccommodate
socio-demographic and economic changes...
```

```
...Trade and
Industry's $9.65 million "Technology Transfer Programme".
     Neural Technologies are on the web at: www.neuralt.com
```

```
CONTACT:        Mindstorm...
```

INFINIUM SOFTWARE : Infinium Software Introduces New e-business Application Extensions Built With Domino on AS/400

January 26, 1998

Byline: Business Editors

```
...Infinium
applications.  Developed using Domino for AS/400, the Infinium
e-business Extensions provide integrated web
 and workflow application
functionality that goes above and beyond basic Web-enablement and
self-service capabilities.
     "The Infinium e-business Extensions are the only native Domino...

...are
automatically alerted when a customer exceeds a credit limit during a
sales order entry.  Simultaneously, a credit approval
form is routed
to a credit analyst
 who retains or removes the "credit hold"  status,
and once it is removed, salespeople and...

...1981, Infinium Software has 19 offices
worldwide, with headquarters in Hyannis, Massachusetts.  Infinium
Software's Web site can be found at www.infinium.com.


     Infinium is a registered trademark of Infinium Software...
```

21/3,K/16 (Item 1 from file:268) **Links**
Banking Info Source
(c) 2007 ProQuest Info&Learning. All rights reserved.
00301670 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Monthly interest
Anonymous
Bank News , v 96 , n 11 , p 6-7 , Nov 1996 **Document Type:** Journal Article **Article Type:** News **Language:**
English **Record Type:** Abstract Fulltext
Word Count: 02057

```
...networks. It performs a variety of functions, ranging from accounting,
reservations or human resources, to Web serving, data warehousing,
multimedia, wireless communications or  ...s four integrated modules-credit
analysis, new business development, portfolio management and pricing and
profitability analysis-credit grantors can immediately
score credit applications by accessing Fair Isaac's
SBSS-CreditDesk via a button on OnePoint's toolbar.
     The...
```

00757051
MULTIPLE CRITERIA BUYING AND SELLING MODEL, AND SYSTEM FOR MANAGING OPEN OFFER SHEETS
MODELE DE VENTE ET D'ACHAT SELON DES CRITERES MULTIPLES ET SYSTEME DE GESTION DES LISTES D'OFFRES OUVERTES

Patent Applicant/Patent Assignee:

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  US; US(Residence); US(Nationality)
  (For all designated states except: US)
- **MESAROS Gregory J**; 26879 Primrose Lane, Westlake, OH 44145
  US; US(Residence); US(Nationality)
  (Designated only for: US)

Patent Applicant/Inventor:

- **MESAROS Gregory J**
  26879 Primrose Lane, Westlake, OH 44145; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **AMIN Himanshu S(agent)**
  Amin [entity:amp] Eschweiér [entity:amp] Turocy, LLP, 24th Floor, National City Center, 1900 East 9th Street, Cleveland, OH 44114; US;

	Country	Number	Kind	Date
Patent	WO	200070424	A2	20001123
Application	WO	2000US11989		20000503
Priorities	US	99133769		19990512
	US	99135972		19990526
	US	99324391		19990603
	US	99137583		19990604
	US	99138209		19990609
	US	99139338		19990616
	US	99139519		19990616
	US	99139518		19990616
	US	99342345		19990629
	US	99142371		19990706
	US	99160510		19991020

	US	99426063		19991022
	US	99162182		19991028
	US	99173409		19991228

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;
ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

French Abstract:

...produit propose, sous forme electronique; ainsi, á structure de transaction peut etre affichee sur un site Internet.

Detailed Description:

...buyers of the product. For example, the deal structure may be displayed on an Internet site.

Accordingly, the multiple...computer system in accordance with one aspect of the present invention; Fig. 3 illustrates a web page providing options to buyers and sellers desiring to conduct business electronically in accordance with one...
...central server in accordance with
one aspect of the present invention;
Fig. 8a illustrates a web page for a buyer to create or modify a deal in
I 0 accordance with one...buying and selling methoddogy described herein. The forum may, for example, be a preestablished Internet web page where sellers 20 are able to post I 0 product information and the buyers 15... ...the scope of the hereto appended claims.

Turning now to Fig. 3, an exemplary Internet web page 120 which provides
buyers 15 and sellers 20 with access to a forum for conducting business using the multiple criteria buying methodology described in detail below, is shown. The web page 120 is shown to include hyperlinks for handling both registered and un-registered buyers and... ...at a later time. Once the complete custom buyer buying criteria list is completed, the buyer can click on the "Submit Criteria" button 162 for submission of the buyer's buying criteria to build a "Buyer..
...15 inputs a seller 183, a deal number 185 and a volume order 187. The buyer 15 then clicks on the "Submit Deal" button 189 with a mouse pointer, for example, on the computer display and the....Turning now to Fig. 5, the general steps taken by a buyer 15 entering the web page 150 is shown. More particularly, in step 200 it is initially determined whether ...is requested to fill out a credit card application so that purchases made on the web site may be immediately

PCT FULLTEXT
00747047
COMPUTER ARCHITECTURE AND PROCESS OF PATIENT GENERATION
ARCHITECTURE D'ORDINATEUR ET PROCEDE DE PRODUCTION DE MODELE DE PATIENT

Patent Applicant/Patent Assignee:

- **AMERICAN BOARD OF FAMILY PRACTICE INC**; 1400 Vine Center Tower, P.O. Box 1808, Lexington, KY 40593-8500
  US; US(Residence); US(Nationality)

Legal Representative:

- **DONNER Irah**
  Hale and Dorr LLP, The Willard Office Building, 1455 PennsylvaniaAvenue, NW, Washington, DC 20004; US;

	Country	Number	Kind	Date
Patent	WO	200060431	A1	20001012
Application	WO	2000US8942		20000405
Priorities	US	99127850		19990405

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;
ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language:English
Filing Language: English
Fulltext word count: 51513

Detailed Description:

...is a feature and advantage of the present invention to: (1) alow testing at remote sites and convenient times; (2) uniformly test an expanded range of important famil practice activities, with... ..3) adapt tests to examinees'

PCT FULLTEXT
00418748
SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION
SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION DE DROITS ELECTRONIQUES

Patent Applicant/Patent Assignee:

• **INTERTRUST TECHNOLOGIES CORP**;
   ; ;

	Country	Number	Kind	Date
Patent	WO	9809209	A1	19980305
Application	WO	97US15243		19970829
Priorities	US	96706206		19960830

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language:English
Filing Language:
Fulltext word count: 195626

Detailed Description:

...information -- the present invention can,
for example, help ensure that data is used only in
authorized ways;
(c) interests in electronic credit and electronic currency
storage, communication, and/or use -- this...container creators, other content providers,
client users, and recipients of secure VDE content
usage information)site. The nodes of said virtual
black box normally include a secure subsystem
having at least...such as
clearinghouses that normally maintain sufficiently physically
secure non-VDE processing environments, may be allowed to
employ HPEs rather VDE hardware elements and interoperate,
for example, with VDE end-users ...files and/or streams of data. VDE may also be
used, for example, for multi-site "real-time' 'interaction such as
teleconferencing, interactive gamesor on-line bulletin boards,
where restrictions... other than the
intended, authorized, party(ies) because it is encrypted such that
only an **authorized** party, or her agents, can decrypt it. Such

information may also be derived through a...into the same VDE container,
and/or may involve the delivery to an end-use site of different
pieces of the same VDE managed property from plural separate
remote locations and...for a given type of content and business
model.

0 securely store at a useils **site** potentially highly
detailed information reflective of a user's usage of a
variety of different...nformation by selection amongst optional control
information (permissions record) control methods.

- 75
This iterative (or **concurrent**) multiple participant
process occurs as a result of the submission and use
of secure, control...support multiple simultaneous control models for
the same content property and/or property portion.

This **allows**, for example, for **concurrent** business
activities which are dependent on electronic
commercial product content distribution, such as
acquiring detailed......may be
applied, as determined or allowed by control
information, in differing manners to differet
participants in a pathway of content, reporting,
payment, and/or related control information
handling. VDE supports... ...example on type or
- 91
size of transaction-information regarding a bank
interest payment to a **customer** or a **transfer** of a
large (e.a. over $10,000) might be, by law,
automatically reported to ..into more specific and/or extensive control
- 92
during the branching sequence upon content model
participants submitting control information changes,
for example, for use in "negotiating" with 'in place"
content control information... etc.

provide scalable, integratable, standardized control
means for use on electronic appliances ranging from
inexpensive **consumer** (for example, television
set-top appliances) and professional devices (and
hand-held PDAs) to servers...communication of VDE content
objects to receivers. Fingerprinting electronic
content before it is encrypted for **transfer** to a
customer or other user provides information that
can be very useful for ..or other device operatively
attached thereto, and/or remotely, such as at a